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in
Full*

EUGENE WALTER
JOHN W. HARDING



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"NOW YOU'RE TALKING, MY LASS, AND I'LL TALK RIGHT BACK TO YOU."

Frontispiece. Page 193.

PAID IN FULL

BY

EUGENE WALTER.

A Story of Modern American Life
Novelized from the play by

JOHN W. HARDING

"What happiness is there which is not purchased with more or less pain?"
MRS. OLIPHANT.



Illustrations from Scenes in the Play.

G. W. DILLINGHAM COMPANY

PUBLISHERS

NEW YORK

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Issued May, 1908

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H2198A

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*From scenes in Wagenhals and Kemper Co.'s New York
Astor Theatre production of "Paid in Full."*

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CHAPTER I

NO, I'll not give 'em a raise of three cents an hour, nor of one cent an hour; nary a raise, understand? And I don't want you to come here thinking you can bulldoze me, because you'll find mighty quick you're mistaken. If any man thinks he can do that I want to see him."

The words, uttered in a wrathful bellow, came through the closed door of the president's room and were heard by every employe and visitor in the main office of the Latin-American Steamship Company, which occupied an entire floor of a big building in Bowling Green, New York City. The score of clerks busy at their desks and counters in the railed off enclosure and the cashier and bookkeepers behind the brass latticed guards of the windows of their boxes looked up, and the customers and others whom business had

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brought to the place gazed with curious astonishment in the direction of the voice.

Some of the employes smiled and passed the remark that the boss "had 'em bad" that day; but the smiles were of the sickly, apprehensive order, ready to straighten out into solemnity on the instant, and the remark was entirely superfluous, for the fact that he was in execrable humor was perfectly well known to each and all, having been impressed upon them very forcibly at intervals from the minute the great man had made his appearance with his unvarying punctuality as the clock, regulated by United States Observatory time, struck 9 A. M. Others scowled and kept their reflections to themselves.

The voices of the other parties to the conversation were not audible to the listeners, but that of the president, with its all-penetrating roar, burst forth again:

"I don't give a tin whistle what you or your unions do, understand? Let 'em strike; strike and be damned; but you tell 'em this from me, that any man who's fool enough to throw up his job does so for good and all. He'll never work again for the Latin-American Steamship Company in

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this or any other port. I'll take care of that. I'll show 'em who and what I am, if they don't know."

The door opened and two white-faced, intimidated men emerged, cap in hand. They were rough-looking men, evidently laborers inured to the hardest kind of work. They shuffled quickly past the neatly dressed clerks, made their way out of the uncongenial precincts of the offices and did not breathe freely until the elevator had landed them on the ground floor and they found themselves in the cross streams of hurrying passers-by on the street. There, as they mopped their brows and looked around for a saloon, something of the arrogant insolence with which they had demanded audience of the head of the company, and which had been speedily cowed out of them by that formidable and choleric personage, returned to them.

Meanwhile, at the open door of the room in which they had been through the ordeal of their interview, Capt. Amos Williams, president and general manager of the line, glared after his departing visitors and round the office as though in challenge to anyone else who might be there for the purpose of confronting him. There was dead

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silence, and every employe, from the highest to the office boys, impudent and irrepressible there, as everywhere else, save when Capt. Williams was nigh, became deeply engrossed in his work. It was plain that the president was feared by his entire staff.

"Call up Mr. Smith and tell him I want to see him at once," he growled to no one in particular. Then he re-entered his room and slammed the door.

In a few minutes, however, his bell rang and a boy responded to it with an alacrity not customary in any other office in all New York.

"Tell Mr. Brooks to come here," was the order he received.

The boy hurried out and approached one of the men behind the brass lattice screens.

"Mr. Brooks, the Captain wants you," he announced.

Mr. Brooks did not reply, but he got down leisurely and with bad grace from his stool and moved with equal deliberation to the president's room.

"Brooks, has Fernandez & Co., that Pernambuco firm, been heard from yet?" demanded his

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employer, without looking up from the papers he was turning over on his desk.

"Check came to-day," was the laconic reply.

"Full amount?"

"Yes, four thousand, eight hundred and seventy-five."

"All right; that's all."

Brooks went out, closing the door behind him, and returned to his desk. He was in a bad temper himself and made no effort to conceal it, for a sullen scowl marred his handsome and usually genial face. Not only was Joseph Brooks handsome, but a rather distinguished-looking young fellow, whose clothes set well and becomingly upon him, albeit they were somewhat shiny from wear and from ironing by unexpert hands at home. And if his collar and cuffs also were just a trifle the worse for wear, at least they were immaculately clean, which by disguising, or rather distracting attention from it, more than made up for the shortcoming of excessive use.

"Cheer up!" admonished one of his fellow-clerks, noticing his ill-humor. Brooks's moods were never taken seriously, for with him fits of despondency alternated with a contagious cor-

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diality and an optimism that knew no limit. His days of cheerfulness predominated, and at these times his manner was almost affectionate, and he was ever ready to oblige and help others, with the result that he was well liked. Of late, however, his spells of gloominess had become wearisomely frequent, and usually they were accompanied by a nervous irritability.

“Cheer up?” he answered with some heat. “I don’t see any reason for cheering up, and I don’t feel like cheering up. Did you hear how the brute received those delegates of the Longshoremen’s Union because they asked him to add a little to their starvation pay to help them keep skin and bone together? Why shouldn’t he raise them—why shouldn’t he raise all of us? He’s rotten with money, stinking, reeking with it; doesn’t know what to do with it; yet what does he do but grind us down; grind and grind and grind; grind us as a grain of wheat is ground to powder between the millstones, grind us with his heel squeezing from us the very sap of brain and life that he may add to his pile?”

The clerks near him had listened to this outburst with amused surprise.

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"Well," said the man who had addressed him before, "I haven't noticed you sweating blood to any extent under the grinding process."

"Jenkins, you're a—a camel," retorted Brooks. "For a whisp of hay you'd let yourself be loaded till the last straw broke your back and then you'd lick the hand that crushed you."

"Sure," said Jenkins enthusiastically. "Anybody can load me up that wants to."

"And I'll back his liquid capacity to equal that of any camel," chimed in another clerk, while everyone within earshot grinned.

"Oh, you can laugh," grumbled Brooks, "but it doesn't alter the truth of what I say. It's men like him that have made our society to-day what it is—a soulless, heartless, oppressive civilization in which Crœsuses walk roughshod over the men who are down and thrust them deeper into the slough with one foot as they climb higher and higher to the power that the possession of inconceivable wealth carries with it."

"'Twas ever thus!" sighed Jenkins. "But there is yet hope. Our Joseph hath received a call to uplift the downtrod."

"How did he get it? What is his record?"

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went on Brooks, ignoring the interruption. "Why, he started out as a sealer or a South Pacific trader, which in those days was the same as being a pirate, and you know and I know that his name was a terror to sailormen from San Francisco to Australia. He made his first money by bullying and ill treating other men, and killing them, too, on occasion. It's a matter of common knowledge. And he's been a buccaneer ever since. Didn't he bunco and sandbag my father-in-law out of control of this company? And what has he done since then but act the brutal tyrant over everybody connected with it, beating us down to the lowest wage a man can exist on that he may add to his dirty heap, running this office with fist, boot and rope-end as though it were his lawless ship and we were his groveling Lascar crew. I hope the longshoremen do strike! I hope they will make such a hole in the floor under his heap that he will be forced to go whining to them for mercy. They would be doing humanity a service if they'd fill him full of bullets."

"There's a lot of truth in what Brooks says," assented a youthful clerk in low tones, looking around cautiously as he did so.

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"Well, after all, I don't see that *you've* got such a fierce kick coming," observed Jenkins to the disgruntled orator.

"You don't, eh?" sneered Brooks. "You think twenty dollars a week is big pay for an accountant and collector who's handled half the money of the line for five years, eh?"

"No, I mean that you are at least solid with the boss and sure of your job, which is more than anybody else here is, and that you stand to become an officer high up in the company one of these days. Williams is a friend of your family, isn't he? You yourself have boasted often that he visits you and your wife."

"That's just it. The swine takes advantage of his relations with my wife's people to keep me down and rub it in. Other people get their salary raised, but I don't. Do you call that a square deal?"

"It hardly seems so, but perhaps there's a reason. He may have some object that will appear in due course, and you'll go up several numbers at one swoop. In the meantime," continued Jenkins, lowering his voice, "I wouldn't let on like you have this afternoon, if I were you, Joe. It

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can't do any good and might do you a deal of harm. You don't know who might hear you, and the boss somehow knows everything that goes on in the office."

"I don't care," affirmed Brooks, sulkily, "I'd just as lief tell him to his face what I think of him, and, by gum, I will one of these days, darn him!"

"All right," laughed Jenkins. "I hope I'll be around at the time, so that I can perform for you the last sad rite of gathering up your scattered remains. Ah, here's Jimsy Smith!"

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CHAPTER II

JAMES SMITH, superintendent of the Latin-American Steamship Company's docks, had arrived in response to the president's summons, conveyed to him by the telephone. Smith, known to his familiars as Jimsy, and so called when referred to among themselves by all the men employed on the docks of the line in every port where they were situated, was a tall, gaunt, angular man, bearing all over him the stamp of Westerner. He was, in fact, from Colorado, where he began his active career by engaging in mining. Scant success attended his efforts in this direction, however, and after working with the dogged determination that was one of his traits, until even his patience was exhausted, he moved East, drifted down to South America, and finally entered the employ of the steamship company in whose service he had risen to his present position, with headquarters in New York.

There was something about Smith that caused

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men, and women also, for that matter, to take to him on sight. The unbounded good nature, big-heartedness and unselfishness beaming in his blue eyes and in his whimsical smile, were written in every line of his clean-shaven face. And these made up in ample measure for any deficiency in the matter of comeliness of feature due to nature's oversight. Another thing that made him remarked by all who came in contact with him was his absolute imperturbability. In all his thirty-seven years of existence he never had been known to "get a move on," not even when a premature blast in a mine had sent the diggers helter-skelter for safety and carried death and suffering to many. Smith had walked tranquilly away amid the rain of rock and earth, until it was all over. Then he had returned and organized the work of rescue, his placidity causing the others instinctively to look to him for direction. Nor was his speech more hurried than were his movements. He spoke but little, and then his words came in a quiet, even, distinct drawl. But he "got there" as quickly as most men, and a good deal quicker than some whose nerves were highly strung and with whom rapidity of action was as

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necessary as breathing; for he was possessed of keen powers of observation and common sense, an earnestness of purpose that gave his utterances weight, and an integrity as unshakable as the rock of Gibraltar. As a fitting, almost necessary, complement of such a nature he was endowed with a sense of humor that added not a little to the attraction he exercised for those who knew him sufficiently well to be able to appreciate his qualities of heart and mind.

He took a calm, all-embracing survey of the office as he entered, looked over to Brooks's desk and saluted him with a cordial motion of the hand and instructed a boy to notify Capt. Williams of his arrival. He was ushered immediately into the chief's presence.

That worthy, who, like his superintendent, was clean shaven, was seated at his desk in his shirt sleeves, and the whole room, despite the wide-open windows, was thick from the smoke from an old blackened corncob pipe at which he was puffing vigorously. He was a burly man, and the short, thick neck, the broad shoulders, the powerful, big-jointed fingers and the muscles that stood out in bunches on the hairy arms disclosed

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by his rolled-up shirt sleeves, denoted that he possessed unusual physical strength. An ugly man to get into an argument with was Williams, one who, it needed no mind reader to judge, would be capable of following the word with a blow that would crush an ordinary opponent. For years, as Brooks had intimated, he had led the roughest life a man can lead, hammering by sheer brute strength a way to wealth by ways in which scruple had counted for nothing at all and expediency for a good deal; and his entrance upon a higher plane of civilization had not imparted much polish to his appearance, habits or speech, which were those of the old-time sailing ship mariner, although of late years he had striven to conform more closely to the examples of refinement he witnessed in the only polite society he cared for, which was that of the family of his dead friend, Stanley Harris, who was general manager of the Latin-American line when he obtained control of it. He had a way of glaring at a person from under his bushy eyebrows with a scrutiny that seemed to read through and up and down him, and made him most ill at ease under it. Few men, whatever their importance in the business

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world, cared to prolong an interview with him when he himself had no interest in prolonging it. He made his decisions promptly, authoritatively, after the manner of a man accustomed to command and to be obeyed without question, and he never changed them, at least in his business and administrative dealings. Add to all this a voice like a foghorn, the effect of which, when he raised it, was, as he knew full well, to make his subordinates quake and to intimidate others who had to do with him, and it will be realized that he lived up fully to his reputation of being a hard man.

For his quiet, unmovable and thoroughly capable dock superintendent he entertained a certain respect. He knew from experience that the man was not the least bit afraid or even disturbed by his bullying manner and his bellowing, and that his glare, always squarely met, had no more effect upon him than it would have upon the bronze statue of Washington which stands sentinel on the steps of the Sub-Treasury in Wall Street.

Smith lowered himself slowly and easily into a big arm-chair beside the president's desk, pulled an extension out of the latter, upon which he de-

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posited his soft felt hat, and waited for his employer to speak.

"Two delegates from the Longshoremen's Union were here just now," announced the Captain, turning to him when he was ready. "They say the freight handlers are going to strike."

"Ya-as?" said Smith, interrogatively.

"Yes; what d'you know about it?"

"Nothing, except that they came to me with a demand for higher pay for the men. I referred them to you."

"Well, I didn't leave 'em any loophole for doubt as to my position in the matter."

"You turned them down?"

The Captain's bushy eyebrows came together in a frown and his little eyes lighted up menacingly.

"Turned 'em down! Of course; what d'you think? Suppose I handed 'em a raise on a silver platter and bowed 'em out of the door?"

"I don't suppose anything about it. I'm asking for information."

"Them two blatherskites came swaggering and blustering in here and said every last one of the men would quit to-morrow morning at 11 o'clock

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unless they got three cents more an hour. They wasn't swaggering when they went out of here, I tell you. I pretty soon took the starch out of 'em."

A faint smile flitted over the superintendent's face, but he ventured no remark.

"I told 'em," Williams went on "that I wouldn't give 'em a cent a century more, and to strike and be damned. I also told 'em that any man who did go out would never get another job with this company, and, by Sam, he won't!"

The captain's voice had risen to a roar, and he brought his fist down on the desk with such force that pens and pencils went flying in all directions and the ink splashed from the wells in their solid crystal stand.

"Them labor agitators ain't got no notion of the fitness of things. They ain't got a grasp on economic conditions for a cent. They got to do something to live without working, so every once in a while they go to the men as pays 'em to be walking delegates, gives 'em some glib talk about their rights and advises 'em to strike for more money. Do they look around and try to find out whether an advance is warranted by the

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conditions? Nary a look. Do any of the men they hand out their advice to try to find out? Not on your life! They go ahead like a lot of sheep, and strike and starve, and blame the result on capital."

Smith nodded.

"If they carry out their threat and quit," continued the Captain, "you will clear all the strikers from the docks, throw 'em off if necessary, knock their silly blocks off, but tell them as wants to work that full protection will be given. I'll arrange with Police Headquarters to have a sufficient force of bluecoats on hand to guard our property, and will also notify our docks at other ports to be prepared. You will fix up accommodation for the strike-breakers in the sheds here until the trouble is over, and make arrangements to bring men from the inland cities. In this matter you need spare no expense. Understand?"

"I guess so," replied the superintendent.

"Then it's up to you."

"Anything else you want to see me about?"

"Not now. You can get in touch with me any time you want me. You know about where I'm to be found."

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Smith drew in his long legs, raised himself from the chair and took up his hat to go.

"See here, Smith," said the Captain, with some feeling and rising choler, his voice rising gradually also to its fearsome bellow, "it's nigh onto two score year since I took my first vessel, the *Sally Moran*, out of 'Frisco as master and owner, bound for the South Sea Islands to trade, and I've commanded my own ship every minute since, and held my own against all sorts of lubbers as would have done me, and done for me, if they could. And do you think I'm going to be dictated to by any white-livered gasbag of a crawling delegate who comes here holding a knife to my throat by threatening a turn-out without giving me a chance to meet it if I don't give in to his demands on the spot? No, sir, not by an all-fired sight. No, sir, not in a thousand years! I own this outfit from keel to main peak, and if I can't run it my own way I'll scuttle it and go down with it. Understand? And if any man's looking for a fight with me, he'll find me quick enough and I'll break him, no matter who or what he is. Yes, sir, by Sam, sir, like this."

Seizing a thick ruler on the desk, he snapped

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it without apparent effort, and as he sat glaring there with his dishevelled hair, his pugnacious, massive underjaw protruding and his big fists tightly clenched on the broken wood, causing the muscles of his arms to bulge like knots on a gnarled tree, he presented the embodiment of might and ferocity.

"I don't know but what you're right, Cap'n Williams," drawled the superintendent with his unchangeable equanimity. "Anyhow you sure are entitled to do what you like with your own."

He went out, and on his way to the office exit stopped at Brooks's desk.

"Well, how's things, boy?" he inquired, with an interest so kindly that one might have thought there was nothing else in the world with which his mind was occupied, and never could have suspected that there lay before him for immediate solution the problem of preparing for a great strike that threatened to tie up the business of one of the most important steamship lines in the country, with ramifications extending from Boston all around the coast of South America to San Francisco.

"Oh, so, so," answered Brooks. "By the by,

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I'd be awful glad if you'd come up to supper to-night. Emma was saying only this morning that we hadn't seen anything of you for a week."

"That's so. I've got to square myself with Emma, though it hasn't been my fault altogether."

"Then we'll expect you to supper?"

"I can't promise, because I've quite a deal to do between now and this evening, but I'll come if I can."

"Well, you know the way."

"I ought to by this time."

"So long, Jimsy."

"So long."

And Smith sauntered out to attend to one of the greatest emergencies he had ever been called upon to meet in his life.

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CHAPTER III

HE was a skillful architect indeed who first devised the bandbox apartment houses so common now in all parts of New York, and must have sat up many nights working out how to extract the maximum of rent revenue from the area on which he had to fit the structure. The measure of his success was the great revolution that ensued in the building trade and extended to the furniture industry. Doll's house ameublements had to be constructed to meet the diminished room space, and folding furniture came into fashion. In this way the New Yorker gradually accustomed himself to living in a cupboard and to holding himself in, and folding himself up like his bed, in order to avoid overturning the chairs and table and knocking the globes off the gas or electric light fixtures suspended from the ceiling. In due time beneficent nature, through the process of evolution by which all living creatures are brought to adapt themselves

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to their environment, will come to his relief by curtailing his stature to conform to the exiguity of his abode, and he will have nothing to envy the pigmies of Central Africa. In the meantime there is naught for him to do but get along the best way he can, as cheerfully as he can, which, it must be confessed, he succeeds in doing pretty well.

This said, let it be remarked that if there were any flats in Harlem of smaller dimensions than the one of four rooms occupied by Mr. and Mrs. Joseph Brooks, the most experienced and persistent hunter after a place in which to lodge his family with relative economy and some semblance of comfort, would have had the time of his or her life finding it. And if other flats there were more luxuriously fitted up, as easily might have been, in fact certainly must have been, the case, at least there was none, whatever its size, that was kept cleaner or neater, or in which more effective use of available material had been made than that over which Mrs. Emma Brooks presided as mistress and factotum.

And Mrs. Brooks herself. How she graced it! Altogether unconsciously. As the elder of two

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daughters of Stanley Harris, who while not rich had been well to do, she had been brought up in the comfort of a good home and had enjoyed the advantage of an education at a private seminary. Her father, whose constant companion she had been, and whose sense of democracy in the matter of association she had inherited, had adored her, and when she had given her heart to Joseph Brooks, electing him from among numerous suitors, including James Smith, he gave his consent to their union, against his own judgment and in face of the strenuous opposition of his wife, esteeming the girl's happiness superior to all other considerations.

Brooks, who had been in the employ of the Latin-American Steamship Company for one year and had been brought into relations with the family by virtue of his selection as secretary to her father, the general manager, had no means whatever of his own, and his salary, then \$60 a month, was a desperately small income on which to begin housekeeping for a girl reared as she had been, but her father helped them, and the young couple counted upon his influence to procure the advancement of his son-in-law to a more

remunerative post, and eventually to a position of importance.

Unfortunately for them, however, Mr. Harris had died a few weeks after their wedding, and they found themselves thrown upon their own resources. Mrs. Harris, a selfish, shallow, unfeeling woman with social pretensions, who regarded her daughter's marriage with the young clerk as a *mésalliance*, and Brooks himself with disdain, left them to shift for themselves and with her other daughter Beth, who was seven years younger than Emma and shared her mother's views, as she imitated her haughtiness, settled down to the enjoyment of the modest fortune her husband had left her, and the indulgence of the ostentation she loved, but which during Mr. Harris's lifetime she had never been able to gratify to the top of her bent. She did not for this, however, withdraw altogether from association with Emma and Brooks and continued on more or less amicable terms with them. Now and then she condescended to call upon them with Beth, but her visits as a rule were a good deal of a trial to the young couple, for she regarded Brooks's failure to get on in the steam-

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ship company as a vindication of her opinion as to his ability and the judiciousness of their marriage, and was prone to condone with her daughter, assume an exasperating I-told-you-so attitude, and lament what might have been.

During the four years of their married life Brooks's salary had been raised only \$20 a month, although in addition to his work as accountant, to which he had been assigned after Mr. Harris's death, that of collector had been thrust upon him. It had been a hard, bitter experience for pretty little Mrs. Brooks, this unaccustomed drudgery of housework, this continuous scouring of greasy pots and pans and washing of dishes, which she loathed, this deprivation of comforts and luxuries that she had known all her life, this privation of many personal things considered indispensable by the dainty woman, this necessity of perpetual rigid economizing which barely sufficed to make both ends meet. She deprived herself of much needed clothing, to say nothing of finery, that Joe might go properly clad to his office, but she never for that reason descended to slovenliness, never "let herself go," as so many women in their own

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households make the mistake of doing. Her dress might be of poor material, but it was natty, neat and clean, and she was always as attractive as she could make herself consistently with the work on hand when her husband came home to his meals. And never had she allowed one word of complaint, one indication of regret, to escape her. She had married Joe for love, for better or for worse, and resigned herself bravely and cheerfully to the consequences, however hard to bear, hoping for the better times that were so long in coming, and encouraging her husband to fight on and win.

Joe for his part lacked his wife's grit and energy, and constant disappointment had undermined his fortitude. He loved Emma—he hardly could have done otherwise, though calculation had entered largely into his courting of her. Chivalrously, while the sweet bliss of their early married life held him in its spell, he had done as much of the heavier work of the ménage as he could, to spare her, when time and opportunity afforded, but very naturally he had soon tired of this—where is the man who does not?—and by degrees had left as much of it as he could to her,

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except when his moods of optimism and affectionate solicitude impelled him to go to her assistance. At such times he wanted to do it all. Usually, however, he responded reluctantly when called upon to help in such duties as there were to perform on Sundays and of evenings, as clearing the meal table and washing and sweeping up. He never actually refused.

On the evening following his outburst at the office he was still resentful and "down in the mouth" when he let himself into his little flat, and the smiles of his wife as she raised her rosebud lips to receive his kiss of greeting failed to dispel his gloom.

"You seem out of sorts to-night, dear," she said solicitously. "Anything go wrong at the office?"

"Nothing in particular. I'm tired and hungry after slaving all day in this awful heat, that's all."

"Never mind, supper's all ready, so sit down and tuck in."

"What did you get?"

"Chops and potatoes."

Joe turned up his nose, but took his seat at table and began to eat. He answered his wife's

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questions in monosyllables. His thoughts, it was plain, were not on his meal or Emma's conversation, and, seeing that he was preoccupied and troubled, she ceased to try to engage his attention, deeming it best to leave him alone and knowing that he would unbosom himself before long.

"I paid the gas bill to-day," he vouchsafed at length. "Ninety cents more than last month."

"Ninety cents more!" she commented with concern. "I'm sure we didn't use half as much. And we owe the butcher four sixty."

"Every month it costs more to live. I don't know what we are going to do, I'm sure."

"I'm sorry, Joe. Goodness knows I try to be as economical as I can."

"I know, but it's all wrong. It's all wrong that you should be spoiling your hands with those beastly greasy pans. They weren't meant for such work. I wish we could afford a hired girl."

"So do I, but we can't, so what's the use of wishing?"

"No, we can't, and I don't see any prospect of our being able to."

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A look of anxiety and comprehension came into his wife's eyes.

"Didn't you get the raise you asked Captain Williams for?" she inquired.

"No."

He hung his head and lapsed into gloomy silence.

She dropped the morsel she was raising to her mouth and rose from the table, filled with dismay, her appetite completely gone. Tears of disappointment followed the realization of what the failure of their plans meant, for neither had doubted that his request would be complied with, and she had built many castles in the air on the strength of it. A few dollars more a week added to their distressingly small income would have meant much to them. But gazing at her husband sitting there utterly dejected and crushed, her heart went out to him in pity and love and she moved over to his chair and put her arm consolingly round his neck.

"Never mind, Joe boy," she urged, "don't look so solemn. We're no worse off than we were before, and you'll win out some day."

She placed her hand under his chin and raised

PAID IN FULL

his head to kiss him. He saw that she was smiling at him encouragingly through her tears, but refused to be comforted.

"I made out the payroll to-day," he said. "Three other men in the office, who also asked for a raise last month, got it—so did Smith."

"What, Jimsy?" she asked.

"I said Smith—there's only one Smith in the office," he replied somewhat surlily.

"Well, I'm glad for Jimsy's sake he got what he wanted."

"I think he told Williams to come across with more money or he'd quit."

"How much did he ask for?"

"Eighteen hundred."

"Eighteen hundred? My gracious, isn't that fine?"

"It means that he'll be getting' nearly five thousand a year now. Great for him, isn't it?"

"Yes, indeed it is."

"I saw Jimsy to-day. Asked him to come to supper."

"Ah!"

"He said he would if he could."

"I wonder why he didn't?"

PAID IN FULL

Her husband did not answer immediately. When he did he burst out savagely:

"Suppose he thought we couldn't afford it. Two don't eat as much as three."

"Why, Joe, how absurd," she laughed, beginning to gather up the supper plates. "Jimsy knows it's pot-luck."

"That's the trouble. Jimsy knows—your mother knows—Williams knows—everybody knows, and they're always talking about it."

"About what?"

"How you've got to work and slave because you married me, and all that sort of stuff."

"Jimsy doesn't."

"Well, he thinks it, and your mother's always rubbing it in, harping on the same old string—that I ain't worthy of you—that it's a shame the way you have to work and slave—that I don't seem to get along at all, and that you——"

"Oh, don't mind mother, you know her."

"She never did want us to marry."

"But dear old dad did, and he was the one I wanted to please—after you, Joe, of course. Mother is just a bit peculiar. I'm sure she doesn't understand me much, and I'm equally

PAID IN FULL

sure that I don't understand her, so we won't bother about her. Just sweep up a bit, will you, while I wash the dishes. Jimsy may drop in by and by."

Brooks went into the kitchen, donned an apron from force of habit instilled into him by his wife, ever careful of his clothes, and reappeared with a carpet broom and a dust cloth. He was laboring under excitement, as was manifest by the reckless manner in which he used the broom. Several times he gazed toward the open door of the kitchen, hesitating to speak. Finally, with an expression of determination, he said in a firm voice:

"Emma, you know it will be six months or a year before I get another chance at a raise—unless, of course, I quit and get a job somewhere else."

"Yes, I know," she answered, rather wearily.

"I can't quit and hunt for work, we haven't saved enough."

"There hasn't been much chance to save."

"No, and I was thinking——"

The words came slowly, hesitatingly.

"What?" she demanded.

PAID IN FULL

"That perhaps you're tired and want to call it off."

"Call what off?"

"Why, everything—the whole business."

She advanced to the door and eyed him curiously, wonderingly.

"I don't quite know what you mean by 'everything,' Joe," she told him.

He turned and faced her.

"I mean our marriage," he said desperately.

Her eyes opened wide with incredulous astonishment.

"You mean separation?"

"That's exactly what I mean."

"What for—because I'm tired?"

"Something like that."

"What an idea! You must have the blues badly to talk such nonsense as that. Don't you think it would be as well to wait until I complain?"

"You have complained."

"No—at least I can't remember."

"Not in words, but——"

"But what?"

"Look here," he said impatiently, "don't you

PAID IN FULL

suppose I have eyes? Don't you suppose I have feelings? I've seen—I know."

"What have you seen?"

"That you're sick of this drudgery and all the rest, sick of it, and sorry. There's Smith with his five thousand—he wanted you first. You could have——"

She interrupted him sharply, her face flushing.

"Joe!"

"Well, I think——"

"That's enough of that!"

"Oh, well," he declared sullenly, turning away and dropping into a chair. "I didn't mean——"

She followed him and placed her hand on his shoulder.

"Joe, I married you because I loved you," she said gently, "and for nothing else in the world. There wasn't any influence except that, and that overcame all the rest—mother and all of them."

"I know all about that."

"There has been a little hard luck——"

"There has been a precious sight too much of it."

"I know you haven't been treated right, but bad luck and ups and downs are what a woman

PAID IN FULL

ought to expect when she marries; she has to take the bad as well as the good, and she ought to know enough to accept the one as cheerfully as the other, when the bad is nobody's fault. That is what I think, and that is what I have tried to do. But there are some things——”

She paused, reluctant to carry her thoughts further into words.

“What? You may as well say all you've got to say while you're about it,” he snapped.

“It's just this,” she went on. “Never refer to Jimsy in the way you did. I married you, Joe. Please try and leave unsaid things that *might* make me regret it.”

He ventured no further remark and lapsed into his gloomy reflections. Emma went about her work for a little while, glancing at him with growing sympathy as she entered with the crockery from time to time. At last she deposited on the table the burden of cups and saucers she was carrying, and going to him put her arm round his neck and snuggled her face against his.

“Poor old boy,” she murmured, “that setback we got to-day when we had it all fixed up was enough to make you feel sore and glum. Never

PAID IN FULL

mind, cheer up, you know what Jimsy says: 'Hard luck can give you an awful battle, but if you're on the square you can hand it a knock-out punch some time.' "

It was of no use, however. Joe's sulkiness had sunk in; his temper was vicious, deep and ingrowing, a temper such as she had never suspected in him, and all her petting, all her loving coaxing, could not ween him from it. She pressed her cheek more closely to his and fondled him, but he jerked away from her embrace and surlily sought another chair.

As he did so the bell rang from downstairs.

"I'll bet that's Jimsy now," he muttered.

Much hurt, but disguising her feelings, Emma hurried into the kitchen and pressed the button that opened the entrance door of the house.

PAID IN FULL

CHAPTER IV

THERE was a knock, the unlatched door opened and James Smith walked in.

"Anybody at home?" he demanded.

"Not a solitary living soul," Emma assured him. "Come in."

"Hello, Joe—you a dead one, too?" he said.

"Almost," replied Brooks, brightening up a little in spite of himself under the influence of his friend's good natured smile and the cheeriness that positively emanated from him. "Just come up?"

"Yep, and I reckon in about time to help," he said, glancing at the crockery on the table.

"Just in time," assented Emma, whose drooping spirits also began to rise under the diversion caused by his advent. "But first explain what you mean by not coming to dinner."

"I couldn't come, really. I tried my best, but I had to attend to such a lot of business that couldn't be put off that I was unable to get here

PAID IN FULL

in time. I hope you didn't wait long for me. I'm awfully sorry."

"You look it—I don't think," she scolded. "Go on, get busy if you're going to!"

"All right," he answered, taking up a small pile of cups and saucers very gingerly. "Where do these go? If you left it to me like as not I'd be putting a soup plate behind the door and slip a broom into the sideboard."

"They go right in here."

He stopped on the way to the sideboard and turned to Brooks.

"Seen the latest extra, Joe?" he inquired.

"Nope. Anything new?" answered that un-amiable person.

"Nothing special. The *Orinoco* wasn't hardly scratched getting out of Rio Janeiro."

"You don't say!"

"Kind o' scraped over the bar. She'll only be a day late now."

"Do be careful with those cups, Jimsy," admonished Emma. "They're china."

"Don't you suppose I know that?"

"I mean real china," she emphasized.

"All china and Chinamen look alike to me.

PAID IN FULL

Here's the paper, Joe. You'll find all about the *Orinoco* on the inside page."

He drew it from his pocket, and as he did so one of the two cups balanced on the saucers slipped off and smashed to bits on the carpet.

"Now, Jimsy, you certainly are going to get it," commented Joe, rising and taking the paper extended to him.

Smith looked appealingly at his hostess.

"Jimsy," she chided, assuming an expression of mock gravity, "how could you—my very best Sunday-go-to-meeting china! How could you!"

"Not how could I—how did I?" he corrected, stooping and picking up the pieces. "You know, Emma, I've had butter fingers ever since I was a little shaver, and I guess I always will have—in business and everything else."

"Why, how do you mean?"

"I've been clumsy all my life, that's all. Everything I've ever had in my hands that was worth much I've generally let slip and fall. Out in Colorado when I was a kid around Leadville they used to say that I sure would turn out to be a sawed-off and hammered-down, good-for-nothing man. So you see, the way things have

turned out, I've broken about even with that prophesy."

"How broken even?"

"Taking their side for the book, I win the first bet, and lose the second. There ain't nothin' sawed off and hammered down about me, is there?"

"I should say not," she said with a merry laugh. "You've been pulled out like a piece of taffy."

"Then I win, but it was in doubt quite some time. Oh, yes, quite some time."

"Yes?"

"Never really did start to grow until I was fifteen, and then I just eased out into my present altitude. But the second proposition—that good-for-nothing bet—I guess they win."

"Nonsense, Jimsy; how can you say such a thing; you're good for a whole lot."

"Emma," he declared solemnly, "there have been moments of financial stringency when that declaration seemed to be open to doubt."

"Jimsy, you're an idiot!" she laughed.

"Discovered!" he avowed, bowing ceremoniously.

PAID IN FULL

Brooks, who had been reading the paper, threw it down angrily.

"Damn him!" he growled.

"Joe!" exclaimed his wife reproachfully.

"Damn who?" inquired Smith.

"Why, Williams," he replied.

"Lots have done that," said the superintendent. "But what's the matter now, Joe?"

"His luck," went on Brooks. "The *Orinoco* isn't scratched. If any one else owned a ship and she got into a muss like that the chances are one hundred to one that she'd have foundered—been a complete loss."

"That's right," assented Smith.

"But Williams—he don't lose her—he couldn't."

"I should think you'd be glad," remarked Emma. "She's a brand new ship, isn't she?"

"No, I'm not glad," he declared furiously, rising and walking about the room. "I'm tired of him, of his rotten old steamship line—of all of it—you hear? Of all of it."

"Joe, please!" she protested. "You know I——"

"I know you've slaved and bore with me long

PAID IN FULL

enough! Here I am—handling all the money of that line, ain't that so, Jimsy?"

"That's right," admitted the latter, "but what's the matter?"

"Matter? Isn't it matter enough that I should do all this for a mean, miserable living? I suffer and work, and work and suffer, for that nasty, niggardly salary and this beast, this wild animal of a Williams, keeps us all starving—yes, starving!"

"Joe," remonstrated Emma, "you don't mean——"

"You know what I mean. Suppose there are three meals a day, and a place to sleep? Don't I deserve something a little better? Do you know what I could do? I could steal thousands and no one would ever know it!"

"Joe!" she ejaculated, greatly shocked.

"Oh, I'm not going to do it, but with all this responsibility, when I ask for money, I don't get it—not a dollar. You do, Jimsy, you're single and you can quit. And then Williams—what does he do? Comes around here to my wife with my mother-in-law—damn him—and rubs it in."

Emma looked at him pleadingly.

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“Joe, you mustn’t. Captain Williams means well, but——”

He turned upon her savagely.

“That’s it—he means well. He meant well when he was a South Pacific trader—he meant well when he treated his crew like dogs—he meant well when he’d kill a sailor with as much thought as a spider kills a fly—he meant well when he cheated natives, murdered men, smuggled Chinamen into this country, sunk vessels for insurance—he meant well when he came East, bought the Latin-American Company and put your father out of business, and now, now that he has his money, his millions maybe, he means well when he refuses to give his men a fair share of what they produce. Means well? Yes, he does—*not!*”

“Joe, are you crazy?” demanded his wife, alarmed and a little angry at his outburst. “What ever is the matter?”

“Well, there’s a whole lot of truth in what Joe says,” put in Smith, conciliatingly. “You see, Williams did start out as a captain of a South Pacific trader, but, like most of them fellows, I guess he stole a good deal more than he



"I COULD TAKE IT ALL, AND THEN NOT BE CAUGHT." *Page 51.*

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traded. He had the reputation of being the strongest man on the coast or in the tropics—could break a man's arm with as much ease as you'd snap a straw. He's harsh, Williams is—harsh! When he came East he got control of the Latin-American. He loved money, and he got it—most anyway he could. Yes, Joe ought to have more, that's sure, he ought to have more."

"You know I should," went on Brooks somewhat mollified by his friend's acquiescence and support, and drawing a bulky pocketbook from the inside pocket of his waistcoat. "I've got control of all the money of the company. That's my job! Why here, this alone is the afternoon collections, too late to put in the safe—nearly three thousand—more than twice as much as I get in a year. I could take it all and then not be caught, or at least not for months, but——"

"Why, Joe, I'm surprised!" his wife broke in.

"Of course Joe wouldn't take a cent that don't belong to him," said Smith. "I know that. Williams does, too. So I guess he figures him safe and don't see the least bit of use in paying him more."

PAID IN FULL

"But I won't stand it!" Brooks declared, waxing wroth again and flinging himself in his chair. "Why do you get raises, Jimsy? You've been advanced time and time again."

"Lord, I don't know," he replied. "I just tell the old fellow that I calculate I'm worth more money. 'Come across or we separate,' I say, and so far he's always come."

"I was so glad to hear of your last good luck," remarked Emma sincerely.

A look of regret came over Smith's face.

"I only wish Joe had got it instead of me," he said.

Brooks jumped to his feet.

"You don't need to wish that, Smith," he cried excitedly. "I'm no object of charity, no, I ain't. And you're like all the rest of the capitalistic crowd—grind—grind—grind. Well, look out, there's going to be a smash-up—you understand? A smash-up, and you all go—millionaires, toadies and—well, that's all I've got to say."

He snatched his hat from a hook in the hall and went out without another word, slamming the front door behind him so heavily that the glasses on the sideboard rattled.

PAID IN FULL

Emma gazed at Smith in blank dismay.

"I can't understand Joe," she said, shaking her head in worry and perplexity. "He's growing so morose and discontented."

"It's funny, ain't it," observed Smith reflectively. "Joe's just rushed out, filled up to the throat with anarchy, socialism, smash-ups, and all that stuff, almost ready to throw a bomb."

"Nonsense!"

"He is; yet if Williams had raised him to-day ten dollars a week he would have been a firm believer in capital and the way it works."

She sighed, took a seat opposite to him at the table and with great earnestness started in to question him. There were many things she did not understand, and while they were upon the subject of her husband and his troubles she resolved to obtain elucidation, if she could, of some of the things that puzzled her.

"Jimsy," she began, "tell me honestly; why doesn't Joe get on?"

"I really don't know," he averred.

"I'm afraid you do," Emma insisted.

"Honest, I don't. I've been so busy getting

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along myself that I haven't paid much attention to any one else."

He paused and gazed up at the ceiling, engrossed in thought.

"You know, Emma," he went on suddenly, turning toward her, "this getting along business is a funny game. Such a lot depends on what a man means when he gets along. Some get along when they have got a lot of money; some when they have a wife and a home and a bunch of kids; some when they are able to pick pockets and fool the coppers. Getting along, and why you do, or why you don't, depends a good deal on where you want to get."

"And you, Jimsy?" she questioned. "Have you been getting along?"

"Oh, yes, I guess so. I ain't got a whole lot to kick about—perhaps a little less, maybe a little more, than Joe. But the great idea is not to get sore. Joe's all right. Maybe he's just being prepared for a better living. When it comes he'll appreciate it more."

Mrs. Brooks looked doubtful. She was sorely troubled.

"Somehow I don't seem to understand him as

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I used to," she confessed. "There's been a change that worries me—that worries me greatly."

Three sharp rings of the bell put an end to further conversation, and she rose, disappointed, and pushed the button.

"That's mother's ring," she said. "Please help me to bring some chairs from the parlor. We can't go there because everything's covered up and in disorder. They're papering the room."

She added:

"I shouldn't wonder if Captain Williams were with them."

"No? Why so?"

"Oh, he's a frequent caller. He takes mamma and Beth out in his new auto and has brought them around here quite frequently of late."

"Does he ever take you for a ride?"

"He asks me to go, but I won't."

"Why not?"

"That's just what I can't tell. There's something about the man that is repulsive—he looks at me so strangely. And then I know just how he has treated Joe, and——"

"And what?"

PAID IN FULL

"I don't like him—that's all."

"That's enough, it seems to me. After all, I guess he figures all to the bad with women—decent women."

"Mamma and Beth like him."

"Well, your mother never did shine up to me more'n the law allowed, and as for Beth—she's a nice enough girl, but her education hurts her, I think."

"Hush, here they are."

And the little woman hurried into the hall to open the door for them.

CHAPTER V

WHEN broad-minded Mrs. Brooks observed to her husband that she did not understand her mother any more than her mother understood her she had expressed exactly the mental relation in which they stood towards each other. Mrs. Harris was one of those women occasionally to be met with who continue to treat their grown-up sons, and especially their grown-up daughters, as children and feel it incumbent upon them, nay, consider it their bounden duty, to interfere with advice and comment in the natural progress of domestic sophistication of their young wedded offspring, forgetting, or, rather, not realizing, that there is no short cut to it, that it can be attained only by actual experience of husband and wife in the obligations and responsibilities of their own family life, and by the final comprehension of each other which comes through that intimacy which lays bare all defects as it reveals all perfections, and

PAID IN FULL

through that alone. All of which takes time. Moreover, as already has been intimated, she was a woman wholly lacking in tact and depth of mind, and possessed to an exaggerated degree that "quicksand of reason," vanity, which is dangerously juxtaposed to the snare-shoal of ridicule.

Mrs. Harris and Miss Beth Harris were out for a ride with Capt. Williams, who accompanied them, and all were in automobile tenue. Her mother and sister greeted Emma effusively. Their escort extended his hand, but Mrs. Brooks was too much occupied for once in responding to her parent's embraces to notice it. He stalked in with rude familiarity, without removing his automobile cap upon which he had pushed up his goggles, and found himself face to face with Smith.

"Hello! You here?" he said by way of greeting, greatly surprised to see his superintendent there on that above all nights.

"Ya-as," replied Jimsy. "I'm here—again."

"Ought to take a berth here," grunted his employer, looking round for the most comfort-

PAID IN FULL

able chair and installing himself in it. "You're always around."

"Much as possible," admitted Smith tranquilly, remaining standing. "How do you find your new car?"

"Good enough. Cost five thousand dollars—ought to be good—ought to be."

Mrs. Harris and Beth bustled in, throwing open their automobile coats and disclosing very handsome gowns that contrasted strangely with Emma's poor little cotton frock.

"Why, good evening, Jimsy," cried Mrs. Harris, adding in the same breath as she looked around and failed to see her son-in-law, "Where's Joe?"

"Gone out for a walk, I guess," he answered. "Howdy, Beth?"

"Very well, thank you, Mr. Smith," responded that young person somewhat frigidly.

"Mr. Smith?" he echoed, looking at her curiously.

The girl raised her eyebrows and affected surprise.

"Isn't that right?" she inquired.

"Yes—Smith is the name," he replied. "It

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ain't that I've forgot it—no—only to remind you that the first one—Jimsy—ain't been changed."

"No, dearie, Jimsy wouldn't know what it meant to be *mistered*," observed Mrs. Harris with an intonation of disdain.

"Me neither," put in Wilkams, "but a man's got to get used to it."

"Have you got used to it, Captain?" asked Emma.

"Yes and no. I never had it given to me until I came East—always used to be Cap'n Bill or something on that order—but with Eastern airs and a bit of prosperity your old ways have got to change."

Mrs. Harris had been gazing about her deprecatingly. She wanted to know why they should stay in the dining-room. Emma explained that they had succeeded in inducing the janitor to have the sitting-room papered, and that it was all upset.

"This ain't bad," commented Capt. Wilkams. "It's real cozy, and you can see a woman's had a hand in the arrangement."

"But it's a little bit of a stuffy four-roomed flat," objected Beth, turning up her pretty nose—

PAID IN FULL

for, like her sister, she was exceedingly prepossessing. "Really, I should die in one."

"Well, Beth," remarked Smith with his quiet drawl, "you never can tell. Maybe you will."

Beth made a grimace.

"I would, if I had to do my own work, washing dishes—ugh!"

"I don't see how Emma stands it," declared Mrs. Harris. "It's just drudgery!"

"Well, mother, please remember it's *Emma* who *does* stand it after all," retorted that little woman patiently, "so please, please, don't you mind."

"I think it's a great little nook, Mrs. Brooks," opined Williams.

"Thank you, Captain," she said gratefully.

"And fixed up nice and comfortable. Can't say as anything *looks* cheap."

"Thank you again. Perhaps it isn't."

"You know, Captain, you ain't the only one who's found out the secret of making a dollar produce five hundred cents," said Smith with his whimsical smile.

"Has he done that?" inquired Mrs. Harris, affecting surprise and admiration.

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"Figuratively speaking, I presume?" chimed in Beth primly.

"I always thought five hundred was figuratively speaking," said Smith.

Capt. Williams had produced his pipe, filled it and lighted it without asking permission.

"Smith says I'm close—I'm not," he declared. "To me, business is business. If I've got money nobody gave it to me. I earned what I earned, and then I made that earn more."

"You sure ain't given it no vacations, Captain," commented his superintendent dryly.

"And that's right," affirmed Mrs. Harris with some heat. "I believe in men getting money. Mr. Harris was one of those soft-hearted men who never made the best of his opportunities—always trying to be fair and square with other men, and what thanks did he get?"

"Mother, please!" remonstrated Emma.

"It's true," went on her parent. "If he hadn't been that way, Emma, do you suppose you'd be here doing your own work?"

"Mother, I insist—you must not——"

"Mother is perfectly right," interrupted Beth. "Emma, you don't deserve this kind of a life."

PAID IN FULL

"But have I complained?" demanded Mrs. Brooks desperately. "Why do you say such things?"

"Because I've got myself to think of," snapped her mother. "You're wasting yourself—tied up to the house all the time—and everybody, all my friends, know just how you're fixed. You're never invited anywhere any more."

"Completely forgotten," said Beth.

Brooks, who had let himself in silently and unobserved, stood in the hall irresolutely, watching them and listening to the conversation.

"Please don't," entreated Emma, greatly distressed, "it's my affair, and besides, before people——"

"You might say the Captain's almost one of the family since your father died," put in her mother. "I knew you should never have married Joe, that he couldn't take care of you the way he ought."

"It's too late now," said Beth, shrugging her shoulders. "Captain, don't you think Emma should have more?"

"Well, Mrs. Brooks must know her own mind," he replied. "Your father, when he

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worked for me, always had a way of his own. But it does seem as if she should at least have a hired girl and more than four rooms to a flat, but——”

Brooks strode into the room, livid with passion, goaded to a white heat of fury, reckless of everything, murder in his heart, and, hurling his hat to the floor, faced the company.

“It does seem so, does it?” he fairly hissed, going over to his employer. “I’m glad you think so. And why hasn’t she? Will you tell me that? Speak, will you tell me that? I’ll tell you why, you slave driver!”

Mrs. Harris and Beth sat speechless and pale, but Smith rose.

“Steady, Joe, boy!” he admonished.

Emma had hurried to her husband and grasped his arm.

“Oh, Joe, don’t!” she implored. “You don’t——”

He flung her roughly from him.

“Let me alone!” he shouted, and turned to Williams again, quivering with rage. “Do you know why she hasn’t?” he continued. “Well, I’ll tell you all. It’s because this man ain’t on the square. He began by cheating and murdering

PAID IN FULL

niggers who worked for him aboard his rotten trading ships. Then, after he got through with the belaying pin, after he got his money, he picked up the salary list for a club and he's murdered and wounded and maimed with that. You see my wife here? She's only one of hundreds, and she suffers. It is too bad she married me. It is too bad that she's got to do her own work; it is too bad that she's got to wash and scrub and sweat in the heat, but that man's to blame. If you gave me a fair share of what I produce, if you didn't grind down, oppress and pinch, she wouldn't have to. I've worked for you five years, hard, honest, and all the time you've been grinding me down, down, and thousands of others, thousands. You know, all of you know—my mother-in-law and smart sister-in-law know—you've piled up your money on the blood and sweat and misery of others. That's the kind of a man you are, and you might as well know it."

Capt. Williams had listened to this denunciation at first in utter amazement. Then his shaggy eyebrows had knitted together and his little eyes narrowed to slits, while the blood had spread over his face in a deep glow through the veins

PAID IN FULL

that swelled out like cords on his neck and throat.

"There ain't no one ever said them things to me and got away with it," he thundered, clenching his fists and gathering all his tremendous strength as he rose to crush his accuser.

Mrs. Harris and Beth sprang up in great alarm, and at the Captain's terrifying voice and his ferocious aspect Brooks shrank back. Smith stood impassive, but watching Williams, toward whom he had been edging.

Emma had stepped quickly between the Captain and her husband.

"Please—please Captain—for my sake," she pleaded.

"I don't care—let him come on," cried Brooks, doggedly, but his voice faltering.

Williams gazed at the sweet, frail woman standing imploringly before him, and as he gazed his muscles gradually relaxed, the wrath faded from his eyes and finally the corners of his mouth twitched in a faint smile.

"All right," Mrs. Brooks, he said gently. "I almost forgot where I was. I apologize."

Smith, his hands in his pockets, moved away across the room.

PAID IN FULL

"Joe—you know it's your home, our home," expostulated his wife.

"I—I—forgot. Excuse me," he muttered sulkily, looking ashamed.

Smith spoke up, his winning smile lighting his face:

"You know it's been an all-fired hot day—just the kind of weather when about every mother's son is on edge. Now, Joe, he slipped a cog and that sort of put the whole confounded machine out of gear—including the Captain. But now, you see, it's just all forgotten."

"Possibly; as far as I'm concerned I must be going," declared Mrs. Harris, coldly.

"Indeed, yes!" chirped Beth.

Brooks, now, his rage having spent itself and his bravado fizzled out, was almost crying.

"I—I——" he began.

But the words choked in his throat, and, picking up his hat, he hastened out of the room and the flat.

"Will you please take us away, Captain?" requested Mrs. Harris.

"Just a moment," he said. "Mrs. Brooks, I'm almighty sorry about what happened just now."

PAID IN FULL

"I—I'd rather you wouldn't speak of it," she told him.

But the man had something on his mind that he was bent on delivering himself of.

"Perhaps I have been a little hard," he said, earnestly and apologetically. "I want you all to understand that I've lived a hard life with hard people. Since the day I shipped before the mast in a North Pacific sealer I learned what a cuff and a blow was; what rotten grub, the scurvy and all them things meant, and I knew that the only thing between them things and comfort, decency and the respect of folks was money. I started to get money, and maybe I have been a little hard, just a little hard."

"No one *would* call you easy, Captain," agreed Smith.

"Anyway, Mrs. Brooks," continued Williams, "Joe keeps his job, and it ain't going to make a bit of difference between us."

"Not the least?" she asked with wonder.

"Certainly not," said Mrs. Harris.

"Joe," declared Beth languidly, "was absurd; he quite bores me!"

PAID IN FULL

Smith smiled at her and injected a good deal of irony into his tone as he said:

"Yes, you looked as if something was wrong, Beth."

Whereupon that forward young person subsided and ventured no further remark.

The Captain approached Mrs. Brooks with an attempt at gallantry that was elephantine and grotesque, and seized her hand, which she suffered to remain limply in his clasp.

"Well, Mrs. Brooks," he said, "if it's all squared you will come riding with us, won't you?"

"Not to-night. You *will* excuse me," she replied.

"Certainly," he assured her, warmly shaking her hand as though it were a pump handle, "Good night."

"Good night!" she answered.

Then she advanced to receive the parting kisses of her mother and sister, which were a good deal less cordial than those with which they had greeted her on their arrival. Their osculatory reserves seemed to have been kept in cold storage during the interval.

PAID IN FULL

The fact that in the engrossing ceremony of leave taking with Mrs. Brooks everybody forgot to be polite enough to say good-night to Smith did not ruffle his equanimity in the least.

PAID IN FULL

CHAPTER VI

WHEN the door had closed behind the visitors Mrs. Brooks and Smith sat down and gazed at each other in silence for some minutes.

"Well?" exclaimed Emma, interrogatively, at last.

"Well," he replied, "between you and me, Joe came as near getting skinned alive as anyone I ever saw."

"It was terrible!"

"It was terribly true. You saved him."

"I know."

"The Captain must like you. I never did think he could like anybody."

"I hate him!" she declared, with a grimace of disgust. "Ugh! what a beast!"

Smith reflected.

"Maybe, and maybe not," he mused. "I can't just make him out."

PAID IN FULL

At this juncture the front door opened and Brooks entered.

"I saw them drive off," he said, dropping into a chair. "I hope they'll stay away in future. That mother and sister of yours make me tired! I can't stand for them, and, what's more, I won't! They'd drive a saint to drink, and I'm no saint, and don't purpose to be, either."

His wife began to reproach him for his attack upon Capt. Williams and for his general ill humor during the evening, but he cut her short sharply:

"We won't talk about that—not a word, you understand? Not from you or anyone else. That's final."

"Very well, it's dropped," she said, and, angry at last in turn, rose and went to her room.

Indifferently he watched her go, then turned to Smith.

"Got anything to smoke, Jimsy?" he demanded.

"No," he replied, fumbling in his pockets, "as usual, I'm just out, but I'll run around to the corner store and get some cigars."

Left alone, Brooks began to give way to the uneasiness and apprehension that had followed

PAID IN FULL

upon his scene with Capt. Williams when he had cooled down and was able to consider the probable consequences.

"I wonder if Williams will fire me?" he muttered. "If he doesn't it's on account of Emma. He acted as if he'd go a long ways for Emma."

He was anxious to know what had happened after his brusque departure. He went into the bedroom and found his wife in tears.

"Don't cry, Emma," he said, soothingly, going to her and taking her in his arms. "I didn't mean to hurt your feelings. I know I've got a fierce grouch on to-night, but I can't help it. So would you have one if you'd had to put up with what I have to-day."

Mrs. Brooks was one of those sweet-natured women who could not sulk for more than five minutes if they tried. It needed but his caress and apparent contrition to dispel her resentment incontinently.

"You certainly have had cause to worry, dear," she assented.

"After what's happened to-night I'll have to hunt another job," he said. "But I don't care. I'm glad I told the beast what I thought of him."

PAID IN FULL

Some day somebody'll tell him what they think of him, and plug him, too, as sure as he's born."

"You'll not have to hunt for another job yet awhile," she told him. "The Captain said he would overlook it, and that it wouldn't make any difference."

Her husband looked at her in astonishment, half incredulous.

"He said that?"

"Yes, and I'm glad it's turned out as it has, for how we'd manage if you were out of work just now goodness knows. I don't!"

"Just how did he put it?"

"He said he was almighty sorry for what had occurred; that he knew he had been hard at times, and that as far as your place and we were concerned there would be no change."

Brooks's relief showed in his face.

"Well, that knocks me," he commented. "Nobody else ever bucked up against him and got off scott free. I can't understand it. Did your mother put in a word for me?"

"No."

"Then it's you who must have a pull. He died right down when you spoke to him. I never

PAID IN FULL

would have believed such a thing. If you had been a man standing there in front of him he'd have smashed you—— Darn it, I wonder who's ringing now? Can't be Jimsy; he hasn't had time to get to the street at the gait he goes."

He went to the head of the stairs, and met a messenger boy who was bearing a letter, and had received instructions to wait for an answer. He re-entered, telling the boy to remain at the door, and hastily broke open the envelope.

"Sure!" he exclaimed joyfully, as he perused the missive. "Tickled to death! Go and get your things on, Emma. It's from Beatrice Langley and Willie Ferguson. Willie's giving a sort of theatre party, and they want us to go with them. There's going to be a little supper afterward."

She shook her head.

"Tell them we can't go."

"Can't go! Why not?"

"I simply can't."

"I don't see why."

"Well, then, I won't; so there! You'd better make some excuse."

"Write it yourself, then," he said, irritated and

PAID IN FULL

deeply disappointed. "I'm not going to lie to them."

Without another word she fetched some writing material, indited the note and sent it off by the messenger.

"What's the matter? Are you sore over what happened to-night?" he demanded, sulkily.

"No, I'm not sore, Joe."

"Then why can't you go?"

"Because I can't. That's all."

"I think you might. If you didn't want to go yourself you might have accepted for my sake. I never get any amusement—and you're always complaining."

"When do I complain, and of what?"

"It's the selfish way you act, I mean. For once we get a chance to go and see a decent show and afterward have a supper party, you get sore—you simply don't want to go. You haven't any consideration for me."

Burning with indignation, she went up to him and forced him to look her in the face.

"You say I have no consideration for you!" she said. "You know as well as I do why I can't go. I haven't had a new dress in a year. My

PAID IN FULL

gloves are all worn out. I've skimped and struggled and economized until I can't do any more. I'd go to the theatre if I could go alone or with you, or with Jimsy, and hide somewhere in the corner; but do you think I want to go to a party looking like a kitchen maid? My shoes are cracked. Everything is second hand and old and ugly. And look at me! Do you know what's happened to me? I've grown common and coarse and cheap. Sometimes when I look at myself in the glass it seems as though I could see the dirt and the grease and the horrid nastiness of it all staring me right in the face. Why don't I go? I'm ashamed—that's all. And you make it harder. It has almost reached my limit of endurance."

She turned from him, tears of vexation and humiliation in her eyes.

As she did so Smith, the peacemaker, entered. He had arrived in time to hear the last part of the confession that had been forced from her by her husband's injustice and selfishness.

"Emma," he said, soothingly, "there ain't no use in making Joe feel worse than he does. He works like the devil, but somehow Joe wasn't

PAID IN FULL

built exactly lucky. He is one of those fellows like I used to know in Colorado who spend all their lives looking for a gold mine and never quite find one. But Joe's all right, and just to make this eventful sort of evening end up nicely I'm going to hike to the best show in town, and you two are going to hit my trail while I dig up the necessary spondulix to defray any and all expense incurred, including a slight and select grub stake after the entertainment. Now, what do you think of that?"

Brooks, who had been listening to his wife and friend sullenly, was filled with a sudden resolve.

"No, you won't!" he said, tempestuously. "I ain't going to be an object of charity. I'm as sick and tired of this whole business as she is. Emma, you put on the best dress you've got, and fix yourself up the best you can and I'll take you to a show, and if Jimsy wants to come he can come as my guest. I'm still a man, and it's just as right I should take care of my wife and let her have a little fun as it is for the Astors and Vanderbilts and all of them to spend money on their families. I'm going to do it, and I don't care

PAID IN FULL

whether I can afford it or not. I can find a way all right. Hurry up, Emma!"

Mrs. Brooks would much rather have stayed at home. She was worn out with the constant quarreling and exciting happenings of the evening, but she did not want to be accused of contrariness. So she said:

"If you think we can really afford it I'd like to go. I haven't seen a show in nearly a year. Do you think I'd better go, Jimsy?"

"Why, surely, my girl," was Smith's reply. "There's no use of sticking around here all the time and getting into more rows. Go ahead!"

"Then I'll hurry and get ready," she said, hastening to her room.

Brooks had seated himself and was gazing before him with a determined expression, his hands clasped between his knees. Smith went to him and tendered a bill to him.

"Joe," he said, kindly, "you'd better let me slip you the ten that will be necessary to pay for this business. You know Emma don't need to know, and you ain't got the coin to blow in."

"Yes, I have," he asserted, pushing the note from him, "and I'll pay for it myself."

PAID IN FULL

"All right, Joe. But take my tip. When you go into the borrowing business you'd better borrow from the fellow who knows he's giving it to you and ain't in a hurry to get it back."

"Look here, Jimsy," exclaimed Brooks, hotly, jumping up, "don't you butt into my business! It's none of your affair. And, by the way, it might be just as well to remind you that Emma's *my* wife, *my* wife, you hear? She married *me*, no one else—just me—although I've been told she had other chances at the time."

Smith gazed at him without any trace of offence, but with a look of pain in his eyes.

"I'm sorry you said that, Joe," he answered, in his slow, quiet voice. "Yes, I know Emma's your wife, and that she chose you after I asked her to be mine, and it is just because I *do* know that that I don't want you to go wrong, and for just that same reason I want you to understand that if you ever get into a tight hole you can gamble on me for help, and I—I ain't always been a spendthrift. Good night."

"You're not going, then?" inquired Brooks, as his friend moved toward the hall; but there was nothing in the tone of the query designed to

PAID IN FULL

encourage the great-hearted fellow to accompany them.

"No, you two had better go together," he replied, as he passed out.

When he had gone Brooks drew quickly from the inside pocket of his waistcoat the pocket-book containing the collections in checks and bills that he had not had time to turn in to the company, extracted a bill of ten dollars and returned the wad to its hiding place.

Emma emerged from the bedroom with her hat and jacket on.

"Why, where's Jimsy?" she asked.

"He went home. He said he guessed he'd better not come, as he wanted to get up early, or something or other," lied Brooks.

"I wonder why he changed his mind so suddenly," she said.

It was nine o'clock when they found themselves in the street, and Brooks decided on a vaudeville show as being the only possible place of entertainment they could go to at that hour. It possessed, moreover, the attraction of being cheap. The performance turned out to be a good one, the various numbers being lively and funny.

PAID IN FULL

It had been so long since they had permitted themselves the extravagance of a night out that Mrs. Brooks enjoyed the change to the full. Watching the actors and laughing at their jokes and antics, she forgot for the time her worries, and the painful impression of the early evening was completely dispelled. As the performance progressed Brooks also underwent a change of mood, and by the time the curtain fell he had softened to something of his old self and was tender and attentive.

When they found themselves outside again she was for going straight home, but he would not hear of it.

"No," he said, gayly, squeezing her arm that she had passed under his and patting her hand affectionately, "we are out for a good time for once, and we're going to have it."

She demurred feebly, wanting to go, but feeling that scruple on the ground of expense which, from the necessity of exercising strict and unrelenting economy, entered into all her household expenditures; but he brushed aside her cautious calculations, and soon they were seated in a restaurant of quite imposing aspect, and he was

PAID IN FULL

ordering broiled lobsters and wine with the air of a man to whom money was no object. He was in rare high spirits, and gallant with a tenderness he had not manifested toward her in many a moon. He chattered and chattered and his animation communicated itself to her, so that her eyes sparkled, her pretty face was wreathed in happy smiles and she returned his glances of love and admiration, as in the happy days of their early married life, when they were all in all to each other and there was none so handsome and so noble-minded as he in all the world.

PAID IN FULL

CHAPTER VII

SOMETHING untoward was happening, or impending, at the extensive piers and docks of the Latin-American Steamship Company on South Street, Manhattan. This had been evident from an early hour, for when as whistle-sounding time approached the workmen trooped toward the docks and warehouses to begin their daily toil they found groups of policemen stationed about the approaches to the Latin-American line's property. On the faces of the men who entered its gates was an expression of expectancy and determination.

The earliest man to arrive saw the tall, gaunt form of Mr. Smith, the superintendent, standing at the door of the office building. He had been working hard while they slept, but there was no evidence of his all-night labor upon his cheerful visage, nor was any sign of anxiety or of the knowledge that any unusual situation had arisen discernible in his phlegmatic demeanor. He ap-

PAID IN FULL

peared to be enjoying the morning air and his cigar without a care in the world. His presence there at that hour was the only indication that he expected trouble. He had not allowed one policeman to remain within the gates. Hardly a man passed in but saluted him verbally or with a touch of the hat, and not a salute was given without being acknowledged. To some he responded with a genial smile and a "Hullo, Tom," or "Howdy, Bill."

When they had started their work, which was to be stopped completely at ten o'clock, he vanished upstairs, nor was he seen again until the hands of the clock approached that hour and the strike leaders began to go among the restless men. Then he sauntered out, ordered work stopped, and, mounting a crate of merchandise, assembled the men about him.

"You boys," he said, in his slow, distinct voice, "have made up your minds to quit at ten o'clock because somebody told you you ought to be getting more pay and a raise was refused. Well, this is a free country, and every man's right to sell his labor where he likes and at what price he likes is guaranteed him by the Constitution. If you want

PAID IN FULL

to walk out of here you are free to do so, but if you take my advice——”

“See here,” interrupted one of the leaders, roughly, pushing to the front. “We ain’t askin’ no advice from you nor no one else. What we want is money. Do we get that raise or don’t we? If we do, all right; if we don’t, we quit, here and now, and that’s all there is to it.”

A murmur of approval greeted this ultimatum.

“No,” answered the superintendent. “I ain’t going to leave you in doubt about it for a minute. You don’t get it.”

“Then shut up!” ordered the man. “We ain’t goin’ to lose our time listenin’ to no cheap talk. We’ve voted to quit, and all talk is off.”

“All right,” retorted Smith. “Consider you’ve all quit. Now, that being the case you have heaps of time on your hands and are likely to have for an indefinite period unless you have provided jobs for yourselves in anticipation of this. I’ve got something I’d like to say to you. Those who don’t want to hear me don’t have to. As I said, this is a free country.”

“Go ahead, Jimsy!” cried a voice in the crowd.

PAID IN FULL

"You're all right! You've always given us a square deal."

"I hope so," he replied, "and one square deal deserves another."

"Aw, come on, fellows!" admonished the leader. "We're not kids. A strike's a strike. This ain't no debatin' bee and we don't belong to no mutual admiration society."

Some of the men turned away, but others voiced the view that a hearing ought to be given to the superintendent, since he wished to speak to them, and seeing that their fellows remained the others soon returned.

"I haven't got a lot to say, and I'm no preacher," he continued. "What I want to give you is not a lecture on what you've got to do—that's your business—but an explanation in your interest. I want to tell you things other people haven't told you, and that you evidently don't know. Please let me get through, then you do as you like. I don't have to tell you that the rate of pay is governed, like everything else, by the law of supply and demand. What is the situation to-day? We have had rush work for several weeks and the docks here and all along the water front

PAID IN FULL

are choked up with freight. But back of this, although you may not know it, the railroads everywhere are laying off freight cars, mills are laying off men and signs point to a serious slump in business all over the country, which will reach here soon. The transportation contracts of this company which, owing to the congestion during the past two years had been made in some instances months ahead, have fallen off, and the indications are that in the natural course of things during the coming winter there won't be work for more than half of you, and that you'll need badly all the spare coin you can save now. Yet you chose this very time to demand an increase from the company and give it eighteen hours' notice—including twelve non-working hours—in which to think it over. I don't call that a square deal, whatever you may think about it. Now, the country towns are full of men anxious to get jobs, and the company, notwithstanding the short notice, is fully prepared for a strike. In that shed yonder are three thousand cots, put there during last night, and provision has been made to feed three thousand men for several days. Captain Williams——”

PAID IN FULL

An outburst of curses and yells greeted this mention of the president's name with cries of "We know Williams!"

"Captain Williams," went on the superintendent, calmly, "says that any man who goes out on strike now will never enter the employ of the line again in this or any other port. And I'll see personally to it that he doesn't. This man here said a strike had been decided on, but anybody who wants to stay and work instead of making a fool of himself by quitting will be taken care of, I'll promise that. That's all. It's up to you."

Amid dead silence he got down from the crate and returned to his office.

The men remained assembled for consultation, and in the crowd were many thoughtful faces. It was clear that Smith's calm, drawled harangue had made a profound impression. Those whose duties had brought them into frequent contact with their self-possessed superior knew that when he said anything it was so, and that if he said he would do a thing he did it. Just as in private life he attracted the warmest friendships, so in business, to which he gave strict and intelligent at-

PAID IN FULL

tention, he earned the respect of all with whom he had to deal.

The strike leader mounted the crate and, amid the applause of the hot-headed and discontented, delivered himself of a fierce denunciation of the company as a greedy, grasping, oppressive corporation, and of its dock superintendent as a "four-flusher" and a dispenser of "con" talk, meaning thereby of words intended to deceive. But there were too many who knew that Smith was neither. One of the laborers whose views had undergone considerable modification with the realization that the threat of a strike had failed in its object of procuring an immediate advance of pay, and who had been further influenced by the superintendent's plain speaking, decided the matter with a proposition that enabled everybody to make a decision in accordance with his secret inclination.

"For my part," he said, "I've got a wife and six kids, the eldest of which is nine. I move that we take another vote on this here strike."

The motion was adopted with acclamation. The result of the ballot was overwhelmingly in favor of remaining at work.

PAID IN FULL

While delegates appointed to inform the superintendent that there would be no turnout were waiting upon him in his office, the other men went back to work. On their way a few of them passed the shed indicated by Smith, which had remained closed, guarded by a watchman, all the morning. They pushed open the door and gazed in, while others crowded up behind them. Arranged all around the vast space were neat, white cots, and in the centre were long tables and benches.

"Say," remarked one of the men. "Jimsy Smith ain't no bluff, is he? For a slow-speakin' and movin' man he's the liveliest hustler I ever seen."

Half an hour later Smith once more lowered himself into the chair beside the president's desk. During the entire morning he had refused to respond personally to telephone calls, and when the delegates of the men had left he had instructed a subordinate to apprise the head of the line that the strike was off.

"Well," said Capt. Williams, gruffly, "I understand the strike's off."

"Yep," was the reply.

PAID IN FULL

"How did you do it?"

"Told 'em the truth."

The Captain regarded him from under his bushy eyebrows, brought together in his usual frown.

"I guess you don't often lie, Smith."

"Not more than I have to."

"What preparations had you made for trouble?"

"Three thousand hired army cots in No. 2 shed, with tables and benches. Then there's these."

He laid before the president a number of bids for supplying rations three times a day to from 500 to 3,000 men, and telegrams from various towns worded something to this effect:

On terms offered can ship two hundred men within forty-eight hours.

Williams read each paper carefully.

"A strike at this time would have meant heavy loss to the line," he observed.

Smith nodded.

Then the Captain gave utterance to the highest compliment he had ever made to a man in his life.

"I put it up to you," he said, "and you've made good. I guessed it was likely you would. Have a cigar."

CHAPTER VIII

ALTHOUGH Capt. Williams had assured Mrs. Brooks that he would bear them no grudge because of her husband's attack upon him, he did not return again to the little flat, and it was some time before Mrs. Harris and Beth favored them with another visit. But this did not trouble the young couple a bit. Commencing on that night when he had insisted on taking his wife to a place of amusement, Joe's conduct toward her had undergone a complete change. Instead of returning home depressed and irritable he was nearly always in good humor and affectionately considerate. They needed no other company than their own, and occasionally Jimsy's.

The happy transformation had been brought about by an unexpected bit of luck. As Joe explained it to his delighted wife, in his capacity of collector he had become very friendly with the manager of a concern which transacted business

PAID IN FULL

with the steamship company, and this gentleman had offered him ten dollars a week to render, when required, certain little services in the matter of collections, which he was able to do without interfering to any extent with the duties the Latin-American line paid him for performing. It was just the amount of the advance he had asked for and which Capt. Williams had refused to give him, and it represented the difference between very painful sparing and comparative ease. And that was not all. One thing leading to another, Joe was enabled now and then to earn an extra five or ten dollars from other sources.

With this prosperous turn in his affairs the self-confidence and assurance that long had abandoned him under his repeated disappointments and failure to make headway returned. Morose supineness gave way to vim and energy. The old optimism, which had caused him to build air castles with such confidence that their early condensation into tangible, solid reality had been looked upon as a matter of course by his wife as well as himself, had revived in most extravagant form. He waxed excited and voluble in discussing with Emma their plans for the present and the

PAID IN FULL

future—especially the future. He was convinced that his luck had changed and would carry him on and upward unchecked to the attainment of that opulence which at the time of his marriage he had believed would be assured to him sooner or later by his union with the elder daughter of Mr. Harris. He began to be interested in the price of real estate and automobiles.

His wife, with the sobering recollection of the gulf between talk and achievement, of desire and possession, was careful to build no hopes upon these fabrics of vision, though she was too wise to seek to restrain the ardor of his imagination, knowing from experience that any reminder as to the advisability of not counting chickens before they were hatched or as to the wisdom of not laying up a store of possible disappointment by too sanguine expectation would annoy him and be impatiently received. She did, however, take with gratitude what the gods had given, pending the bestowal of possibly greater favors. The substantial addition to their means enabled her to hire a woman who (when she felt like it) did the dirtier work of the household that had been such a tax upon her. Little toilet necessi-

PAID IN FULL

ties and accessories made their appearance. By degrees the griminess impregnated by kitchen grease and polishing materials and burned in by the handling of hot stove-lifters departed from her fingers. Brooks, when he had made an extra good week, insisted on lavishing his additional earnings upon her. New and suitable clothing restored her self-respect and the pleasure that every woman feels, or should feel, in making herself attractive.

Mrs. Harris and Beth could not fail to notice the change, and it had a gradual but marked effect on their attitude towards Brooks, which became more civil and cordial. Emma declined to gratify their inquisitiveness beyond admitting that Joe was "getting on." To all leading questions she returned evasive answers, one reason being that deep resentment rankled in the heart of her husband for the lofty disdain under which he had suffered for so long, and that he objected emphatically to the revelation of their private affairs to anybody, even to Jimsy. Besides, as he had pointed out, it would not be to their interest for the intelligence that he was doing outside work to reach Capt. Williams's ears. Some

day an offer of a position in one of these other concerns might be made to him, which would enable him to throw up his job with the steamship company or to force Williams to bid to retain his services. Meanwhile, if it were known that he was doubling up the work of the company with other employment, he would either be dropped or so much would be given to him to do that there would be no time in which to devote his energies so lucratively elsewhere. The force of this could not fail to be seen by Mrs. Brooks, and, thus placed on her guard, she was all discretion.

Soon Joe was doing so well that they decided to take a larger flat and engage a regular servant. The latter resolution proved a good deal harder to carry out than the former. Mrs. Brooks soon found that the women and girls who condescended to seek a place for housework fell very far short of her idea of what a general servant should be. Whether she answered advertisements or inserted them herself, or whether she applied to registry offices, she found that her choice was restricted to old women who described themselves as of middle age, were af-

PAID IN FULL

flicted with infirmities, or unendurable (even when not alarming) eccentricities, and abhorred work; or young persons of various nationalities who had acquired an utterly preposterous conception of the value of their services in this land of liberty, combined laziness and insolence with incompetence, and demanded all their Sundays off in addition to two or three nights during the week—among other rights and privileges.

With these trials in the matters of domestic service so familiar to families of limited incomes in New York, the larger flat became a serious burden, for they were more often without a servant than with one, and when by resorting to bribes and hypocritical flattery they did persuade one to remain longer than two or three weeks she was a source of constant preoccupation and worry. The situation was becoming desperate, and the disgust of both Brooks and his wife seriously menaced the happiness of the ménage when another piece of luck came to Joe, so unlooked for, in form so amazingly substantial, that it almost made Emma crazy with joy.

Looking out of the window about supper time, and wishing that her husband would come, she

PAID IN FULL

noticed a cab drive up to the door, and to her surprise saw her husband leap out of it. He bounded up the stairs, two at a time, brushed past her through the door she had opened, and, breathless with excitement, emptied from his pockets on to the table a heap of notes and gold. Then he seized hold of her and forcibly waltzed her around the room.

Finally he sat her, panting and bewildered, in a chair and pushed the money toward her.

"There, little woman," he gasped, "that's for you—all of it—every penny of it!"

When he had calmed down sufficiently he entered into explanations.

"You know that three days ago when Jimsy started on that trip of inspection to our South American ports of call, Williams went, too, and that they are to be gone for two or three months?"

"Yes."

"Well, I'll give you a million chances and you'll never come near guessing the decent thing Williams did. He recognized my services to the company at last by promoting me to head a new exchange and collection department with a salary

PAID IN FULL

of three hundred dollars a month, the rise to date from six months back. Here's the six months' back pay—thirteen hundred and twenty dollars."

It was Emmā's turn to get up and waltz when she had recovered somewhat from her astonishment. Here was steady, regular wealth that would enable her to realize some of her cherished ambitions.

They decided, at her suggestion, to celebrate their good fortune forthwith by a banquet royal for two at one of the fashionable restaurants. Hastily she donned her prettiest costume, and they set out. Never had she been so vivacious, never more charming. She was now as talkative and wildly optimistic as he had been, and they sat eagerly discussing their plans long after the musicians who discoursed more or less sweet music during the dinner limit had laid aside their instruments.

"Now," she said, joyfully, "you'll be able to get a dress suit and I can have a piano."

The lack of a piano always had been cause for keen regret.

Then she began to consider how they might live more comfortably than they had been doing.

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Joe proposed that they should avoid the house-keeping and servant problems altogether by living in an apartment hotel. He thought this would be within their means if they furnished the apartment themselves. He pointed out that they would need neither dining room nor kitchen, and this being the case a bedroom and a parlor would be ample for their comfort, which would be fully assured by the hotel service. He did not think it would cost more than living in a flat. Emma fell in with this view with eager enthusiasm.

Investigation proved the plan a little more expensive than they had bargained for, but they had what appeared to Emma to be a fabulous sum of money on hand, and they found an apartment which so pleased them in a hotel where the arrangements appeared to be so satisfactory that they decided to take it.

Then Emma, with a light heart and a full purse—which, however, did not remain long in its bulging condition—experienced for the first time the unalloyed felicity of shopping to her heart's content; and the tangible result of her peregrina-

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tions through all—every one—of the great emporiums for which New York is famous was a charmingly furnished nest, conspicuous among the objects in which was her coveted piano.

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CHAPTER IX

AT the end of the first month passed in their new home Mrs. Brooks's joy in the sudden and great change in her husband's fortunes in the steamship company remained undiminished. Not only had the change raised them at once to a position of dignity, with a good deal of the luxury she had been used to as a girl, but it meant that Joe's future was assured. Thus had his day dreaming and confidence in himself been justified, and she freely acknowledged the fact. Her mother, Mrs. Harris, had come to look upon him with great respect and to be rather proud of her son-in-law, who had belied her dire prognostications and upset all her firmly rooted ideas and convictions by rising in the world.

As to Brooks himself, the exuberance of his optimism had worn off considerably. He did not share to any extent in the light-heartedness of his wife, who diffused happiness and rippled it in joyous music on the piano and in songs that had

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smoothed out the creases of care on her father's brow when she sang to him in the days of her girlhood. He had become more and more thoughtful, with lapses at unexpected times into absent mindedness. Moreover, of late symptoms of his former ill humor and nervous irritability had reappeared. His wife attributed it to the cares that go with all positions of serious responsibility requiring the exercise of much executive ability. She told herself that he would be all right when he had grown accustomed to the strain.

"Goodness, Emma, one would hardly know you!" exclaimed Beth to her one evening after dinner, to which Mrs. Brooks had invited her mother and sister. "Your dress is a dream, and at table you were positively radiant."

She had followed Emma into her bedroom and was gazing in admiration at her sparkling eyes and her cheeks rosy with health.

"I *am* happy," admitted Emma, putting her arm round her affectionately.

"Do you know, dearie, I'm just beginning to know who and what you are?"

Highly amused at the girl's patronizing man-

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ner and not at all inclined to take her seriously, Emma looked at her with assumed gravity.

"How's that, little sister?" she inquired.

"Please don't call me 'little sister,'" objected Beth.

"Well, aren't you my little sister?"

"I'm not large, that's true; but little in the way you use it implies excessive youth, lack of development, immaturity and all that sort of thing."

Emma threw up her hands.

"Great heavens, Beth! One would think you were from Back Bay, instead of Harlem, to hear you talk."

"You're always making fun of me," complained the girl, with a pout.

"My dear Beth, it is you who are always making fun of yourself," Emma told her.

"Indeed, I'm not!"

"Why not laugh and play, and just be a girl—a real 'tomboy?' After all, that's the thing. You are only eighteen, while I have reached years of discretion. I'm twenty-five, you know, and awfully staid and wise in consequence."

"You weren't a tomboy."

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"Oh, yes I was, until I fell in love. You were a wee bit of a little maid then—and after I fell in love—I became a silly little goose like all girls in love, and then——"

"You married Joe."

"Yes," said Emma, seriously, "and that's why I want you to have such a good time now, while you can. Of course, I hope you'll not have the hard pull that Joe and I have had—I mean when you are married—but one never can tell."

"Never mind the past now, Emma. Think how happy you are."

"I know. It is good to be living once again, but the best of it all is that Joe has succeeded. Joe has succeeded; even mother admits it. Think of it!"

"She even likes him," confided Beth.

"My dear, you know that mother likes most anyone who has healthy indications of a bank account."

"Emma," chided the girl, "you ought to be ashamed!"

"I'm not," laughed her sister. "I'm too contented. I don't think that I shall ever forget the night—nearly seven weeks ago—when Joe came

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home with the good news, his salary more than tripled and six months' back pay."

"Joe never thought Captain Williams would do it for him."

"No, nor I. And the way it was done! You know the Captain and Jimsy had been gone three days before Joe knew the good news."

"When are they coming back? Not for a month, anyway."

"Joe says he doesn't know."

"Isn't it funny that with all his luck he doesn't seem contented?"

Emma became grave.

"He's worried, poor dear, and I can't make it out," she said. "Perhaps he's so anxious to succeed in his new position."

"Well, anyway, Emma, it's all simply great for you, isn't it?"

"A new lease of life," she avowed, with a happy sigh. "Just like beginning all over again. Come on; we had better be going into the parlor."

In the parlor Mrs. Harris sat fanning herself, for it was a very warm day. She was dressed in a gown of summer finery that would have been

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more suitable to her had she been, say, fifteen years younger, and she was engaged in her usual pleasant occupation of criticising—or “knocking,” as Joe called it—which she felt fully privileged to do by reason of her relationship as mother and mother-in-law.

Brooks had snatched up an evening paper which had just been brought in and which he unfolded as he sank into an armchair. He was in dinner coat and bore other external evidences of his prosperity, which, however, was being purchased at considerable physical cost, for he had become thinner, and was pale and haggard. The worry his new position occasioned him was plain to be seen. An executive post in the central office of the Latin-American Steamship Company clearly was no sinecure. Whether it was the heat or whether it was the presence and remarks of his mother-in-law, dislike of whom he could not get over, notwithstanding her change of attitude from undisguised contempt to patronizing toleration, certain it is that he was in an execrably surly mood and as nervous as the proverbial cat.

“As I was saying to Joe,” observed Mrs. Harris, turning to Emma and Beth, “for a hotel of



"MOTHER, DEAR, PLEASE DON'T FIND FAULT."

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this character the coffee is not what it might be.

"No? What's the matter with it?" queried Emma.

"It's terribly bitter."

"Mother doesn't care for it so strong," explained Beth.

"Otherwise," acknowledged Mrs. Harris, "I liked the dinner. Yes, on the whole, I liked the dinner. But if I were you, Joe, I'd complain about your waiter."

"What's the matter with him?" asked Emma.

"Rather impertinent and——"

"That waiter suits me and I haven't heard Emma kicking," cut in Joe.

But Mrs. Harris was not to be suppressed by any snubbing from him.

"Still," she persisted, "I think for the money you are paying here——"

"For the money I am paying here," he retorted, slapping down the paper, "I'm satisfied. It seems to me that that is all there is to it."

"Mother, dear, please don't find fault," urged Emma. "It is all so much better than it has been. I think you should be very happy to see things as they are."

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"So much better than Emma's had for so long," chimed in Beth.

Brooks scowled at her and, gathering up some more papers from the table, retreated with them to his chair and began to peruse them rather feverishly.

"I never read the papers any more," declared Mrs. Harris. "All they have is scandal, murders and men who steal money from their firms. My—I don't know what the world is coming to."

"Wasn't it terrible about that man yesterday walking out of the bank with a small fortune?" said Beth.

"I can't understand how a man can deliberately steal," sniffed her mother, "especially when there isn't a chance on earth of getting away."

"He's the man who gave all the money to some woman, isn't he?" Emma wanted to know.

"Yes. He'll have plenty of time to think it over—the penitentiary isn't a bit too good for men like him."

"I felt so sorry for his wife, poor woman," remarked Beth. "She'll have to stand most of the trouble."

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Brooks jumped up impatiently, biting his nails with annoyance.

"Where's the rest of this paper?" he demanded. "I want the part with the racing chart. It's marked 'Past Performances.'"

"Oh, I know, what Jimsy calls the dope sheet," said Emma. "There it is."

Mrs. Harris looked horrified.

"Joe, you certainly aren't interested in races—horse races?" she interrogated.

"Yes, I am," he snapped. "I don't play 'em, but I like to look 'em over. What of it?"

"They're awful," declared Beth. "That's exactly why most men steal money."

"Well, dearie, Joe isn't stealing money or playing races, so don't get worried," commented Emma, a little testily.

Mrs. Harris persisted.

"Captain Williams says that the race track ruins more young men and——"

Her son-in-law had been waxing more and more exasperated.

"For heaven's sake," he broke out angrily, wiping the perspiration from his face, "can't you

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find something better to talk about than ruined men, thieves, and fellows who go wrong?"

"Why, Joe, what's the matter?" inquired his wife, gazing at him in astonishment.

He turned his wan face towards her, and there was a look as of entreaty and apology in his eyes, under which the dark circles appeared to have deepened, as he replied:

"I'm tired and nervous. I think I'll walk down the street."

"Oh, but you've got to take us to the theatre," Beth told him.

"Who's going?"

"Just mamma and myself."

"What's the matter with us?"

"Mother hasn't seen the play at the Renaissance and you can't get seats—not a single one—even from speculators. I promised to take her."

"Where do I come in?"

Mrs. Harris answered for her:

"You just take us, call for us after the show and put us on a car."

"We simply can't miss this chance, can we, mamma?" said Beth.

"No," replied her mother, adding: "Besides the seats are complimentary."

"You will take us and come for us, won't you, Joe?" Beth insisted.

"Oh, I suppose so," he acquiesced, a little wearily.

At that moment the telephone bell rang and Emma answered it.

"Yes, right up," she instructed the operator, and, hanging up the receiver, turned with an eager smile.

"I've got a surprise for you," she said. "Guess who's calling?"

"Beatrice Langley," answered Joe at a venture.

"That wouldn't be a surprise."

"I'm glad she isn't," commented her mother. "She's abominable."

"Some one who wasn't expected for a month," prompted Emma.

"Jimsy," cried Beth.

"Jimsy Smith, straight back from Guatemala."

Joe's eyes widened and the little color in it faded from his face. He was very much startled by this unexpected visit, but kept sufficient con-

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trol over himself not to make the fact too apparent.

"Is Captain Williams with him?" inquired Mrs. Harris.

"I don't know," answered Emma. "I wonder what brings him back? He wasn't expected for a month or six weeks."

"I suppose the Captain's with him," surmised Beth.

Her mother expressed the hope that he was.

"So do I," said Emma. "I want to thank him for Joe's raise."

"You'll do nothing of the kind!" exploded Brooks furiously. "I want you all to understand here and now that my business is my business. I don't want it discussed with either Smith or Williams. What I've got I've got, and it is nobody's affair but mine. Now, if any of you have got anything to say about me or what I do, say it to me or shut up."

"Joe, how can you?" reproached his wife, taken completely aback by this savage and uncalled for display of anger.

"Well, I declare!" ejaculated Mrs. Harris,

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bridling up. "I've never been talked to so in all my life and——"

The doorbell rang and she subsided, sinking back in her chair and fanning her red face vigorously.

Mrs. Brooks opened the door and Jimsy stood revealed with his winsome smile, his face tanned brown by the sun of the tropics.

"Welcome home, little stranger," exclaimed Emma heartily.

"Hello! Emma, how are you," he said, taking her outstretched hand. "Ladies, I salute you. The prodigal has returned from the distant land of Chili Con Carni, and fat ladies wearing mantelas, to receive his overdose of American grub."

"Look at him, he's as brown as an Indian!" laughed Beth, giving him a cordial handshake.

"Where's Captain Williams?" asked Mrs. Harris.

"All in due time, when I spin my yarn," drawled Jimsy.

He went over to Brooks and shook hands with him.

"Glad to see you, Joe," he said.

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"Thank you, Jimsy, same to you. You look immense."

"I'm better than that. Now, if you folks will sit down I'll tell you the story of my wonderful adventures, lying only when necessary to protect my unsullied reputation. How is that, Beth, 'unsullied reputation?' Pretty good, eh?"

"Unsullied is all right, Jimsy," approved the girl, patronizingly.

"I thought so. I'm getting almost educated," he commented, with a wink at Joe.

"But Captain Williams and the story?" urged Emma.

"What I want to know," observed her mother, "is, did the Captain come with you?"

"So do I," said Brooks with hardly concealed anxiety.

"Well, you know it took me two months to do all this, and you can't expect me to tell this story as if it was a journey in the subway."

"Jimsy, you're exasperating," remonstrated Emma.

"I was saying—— Say, Emma, you look all right in that dress," he broke off, contemplating her with admiration.

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She stamped her foot imperiously.

"Never mind me, talk!"

"And please say something," added Beth.

"Stung!" he laughed. "Thank you, Beth! Well, you know Cap and I were going to make a trip at every port of call the Latin-American Company has, but when we got to Guatemala we found out that a couple of those dons down there, being out of jobs, had concluded to pass the time away by pulling off one of their monthly revolutions, and, among other things, were getting very gay with our property."

"You mean war?" demanded Beth, deeply interested.

"Not according to Hoyle. This game was just for conversation. Anyway, things looked a little bad, so we stayed there until one of the dons threatened to put us in jail and burn up our warehouses."

"How dared they?" ejaculated Mrs. Harris indignantly.

"I said they just threatened. Anyway, we were delayed a couple of weeks, and one morning the army of forty-two generals and three privates saw the United States cruiser *Brooklyn*

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steam into port, all painted up, with a lot of peevish bluejackets on board, looking for trouble. So they postponed their change of government indefinitely. We had been delayed so long by them fellows——”

“Jimsy,” objected Beth. “Don’t call them ‘them fellows.’”

“No?”

“No. Say ‘those fellows.’”

“Well, Beth, I’ve known those greasers down there for fourteen years as ‘them fellows,’ and if I called them anything else I’m afraid I’d have to be introduced again.”

“But Captain Williams?” insisted Mrs. Harris.

“Yes, where is he?” said Brooks.

Smith regarded them calmly.

“You folks all remind me of the way I read a book—turning over to the last page to see how it comes out,” he remarked.

“Jimsy, stop teasing,” commanded Emma.

“I accept the calldown,” he said resignedly, with a bow. “Well, we decided to come home. Captain left on a steamer by the way of New Orleans, and a couple of days later I came direct to New York.”

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"Then he is here?" said Mrs. Harris in a tone of gratification.

"I suppose he is, unless he was shipwrecked on the way."

"But you haven't told us anything about the war," Beth reminded him. "Was it exciting?"

"Yes, tell us about it," urged her mother.

"Well, as the only things that were shot off were several hundred mouths, and as I'm a bad hand at repeating conversations I will have to leave the details to your imaginations."

"I consider that a most uninteresting story," pouted Beth, "and, besides, you're keeping us from the theatre."

"All going?" queried Smith.

"No, just Beth and me," explained Mrs. Harris. "Emma and Joe have seen the play and we've got the last two seats."

"Want me to tag along?"

"Well, Joe has undertaken to escort us over and after the show put us on the car," demurred Beth.

"You can do that, Jimsy, if you want," said Brooks.

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"Take me or leave me, just as you please," was Smith's good humored offer.

"We won't trouble you, so I guess it's leave you," decided Beth.

Emma accompanied her mother and sister to her bedroom to help them don their hats.

When the door had closed upon them Smith's attitude changed entirely. The smile vanished from his face, and he went over to Brooks and placed both hands on his shoulders.

"Joe, you're found out," he announced.

"How found out?" demanded Brooks, jumping up and facing him, very white.

"The money you've taken."

"If you say I've taken money, you're a liar!" retorted Brooks, with an attempt at fierce indignation. But the words came falteringly between his blue, parched lips.

"Joe, Joe," rebuked his friend sternly, "this ain't no time to fourflush with me. I'm your friend and you need one now, boy. Besides, there's Emma to think of."

"I don't know what you mean," he protested in a choking voice.

"That story of a revolution was a lie," ex-



"JOE, JOE, THIS AIN'T NO TIME TO FOUR-FLUSH WITH ME."

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plained Smith. "Williams has been home three days. He has had the books looked over at night. He seemed to know what you were doing from the time you took the first dollar. I've reason to think he went away simply to give you a free rein and get even with you for what you said to him that night at the flat. It's a darned nasty situation. Joe, we've got to pull together now and you've got to be on the square with me."

Brooks sank limply into a chair and covered his face with his hands.

"What shall I do?" he moaned.

"Sit tight and saw wood."

"But they'll send me to jail, won't they?"

"You took that chance, Joe, boy. But we will have to fight, and fight hard to get you out of it."

A flicker of hope came to the wretched man, and he looked up eagerly.

"But if I should go——"

"You can't run away. You're watched," interrupted his friend. "Detectives are downstairs and if you make a false move they'll nab you and spoil every chance."

"Jimsy, I'm done, I know I'm done!" he

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almost whimpered, plunged again into the bottommost depth of despair.

"Keep your nerve. What have you told Emma?"

"She doesn't know."

"Of course she doesn't. I mean, where did you say you got all the money?"

"I told her my salary was raised, and some back pay——"

"I'm on. Now brace up. You look all in. Here come the ladies."

"They are ready, Joe," announced Mrs. Brooks.

"Come on, my boy, and take the family to the show," ordered Mrs. Harris.

"I'm ready," he replied, pulling himself together with great effort. "Jimsy, wait till I come back."

"Good-bye, folks," said Smith. "Beth, I'm sorry you've counted me out as a story-teller."

"I haven't," she denied. "But I don't think you have told it all."

Mrs. Harris invited him to dine with them on the following evening, and he promised to do so.

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Emma and Smith accompanied them to the elevator.

"Hurry back, Joe," was Emma's injunction to her husband as the car disappeared from view.

CHAPTER X

TULLY is credited with being the first to remark what essayists have pointed out ever since, that friendship improves happiness and abates misery by the doubling of our joys and dividing of our griefs. This was the sort of friendship that animated Jimsy Smith. His regard began in love for Emma Harris, but when he found that this love was not requited he did not for that reason withdraw his interest in her. Accepting the cold reality with his usual philosophy, he thrust deep down in his heart the passion that never could be eradicated, and his sterling, unflinching honesty transformed it in time into a fraternal affection as self-sacrificing as it was loyal, which he extended to the man Emma had chosen for her life partner. With his keen perception he had soon seen that that man was morally weak, irresolute of purpose, incompetent in business, and that his love for his wife was not of that kind which counted sacrifice

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for her as a privilege, and forbearance, indulgence and unfailing consideration for her gentler and purer nature as a duty. But it was not for him to judge or to condemn. That Emma was satisfied was sufficient. No other consideration mattered a particle. And he esteemed himself happy in being admitted to the little household on terms of the intimacy of an elder brother, which he fostered with a tact and a discretion that were perfect. In all the world there was no one else he cared for, or who cared for him. He had not a single relative that he knew of.

When Mrs. Brooks and he re-entered the apartment and she turned to him and told him that it was good to see him back, she meant it.

"It is good to me to be back again," he admitted, "if only for a few hours."

"Why a few hours, Jimsy?"

"Williams expects me to take the midnight train for Boston. There is some legal tangle about our dock lease there."

"Oh, I see. Did Joe tell you about our good fortune? Of course, you can see the change," and she made a gesture that took in the whole room.

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"You mean the raise in salary and back pay?"

"Yes—wasn't it splendid of Captain Williams?"

"It certainly has agreed with you," he responded evasively. "Never saw you look so well."

"Did the Captain tell you about it?"

"No, he never mentioned it."

"Why not?"

"Captain Williams has a habit of keeping a whole lot to himself."

"It came as a complete surprise—at least to me."

"Seems to have done your mother a whole lot of good. She never did shine up to that Harlem flat."

"The change has done her a great deal of good. She still finds fault, but——"

"That's part of her daily diet."

"She a dear, though. She always did think there was nothing too good for me."

"That's the mother of it. I guess, as a rule, they are certainly a great institution."

"In all the years I've known you, Jimsy, you've

never spoken of your mother or father. I suppose you don't care to."

An expression of pain flitted over his face.

"No, it ain't pleasant," he confessed.

Mrs. Brooks was sincerely sorry for her rather thoughtless remark.

"Forgive me, Jimsy. I wish I hadn't said that. Could I help to make it more pleasant? I'd like to," she said sympathetically.

He gazed at her with a queer look, and for a few moments did not speak. He appeared to be debating something in his mind.

"Well, you know, Emma," he said at last, "a lot of people are pitched into this world without their knowledge or consent and when they get old enough to take stock of what has been left 'em, and what they've got, they suddenly find themselves shy some very valuable assets in the way of name and character."

"How, Jimsy—I mean with you?" she asked, surprised.

"I am one of them duffers," he avowed sadly. "My mother—as near as I have been able to find out—hiked out into Colorado when it was a Territory. There wasn't much law and I guess no

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conventionalities. Everybody kind o' drifted along the best, or the worst, they could, the majority voting the straight ticket for the worst. A shake of the hand was as good as a bond and there wasn't any law in the land except that between man and woman. Some of them out there yearned as much for the sanctity of the marriage vows as an Arab in the Sahara does for a sun bath. It was a loose country full of loose people. My mother fell in love with a roving miner and he promised to marry her, but before the parson wandered into the camp to make a little loose change tying matrimonial knots, pa got into an argument concerning alcoholic capacity and got plugged with a .45."

"Killed?"

"Yes. He passed on. Later I was shoved into the midst of an unsuspecting public. My coming into the world witho't the usual legal credentials hit my poor mother awful hard, and before I could open my eyes she died. Then there was an awful argument about where I belonged."

"How?"

"Two cities claimed me. Denver said I was

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born in Omaha and Omaha blamed it on Denver. Those that looked after me when I was a kid got a little careless about my education and finally the city of Denver adopted me as a favorite son. Father's only known name was Jim; I grabbed it. I had to have a last one on the handle so I chose Smith, feeling tolerably certain it would pass the scrutiny of an inquisitive world without raising a storm of curiosity."

He paused, then concluded with a wan smile:

"You see, Emma, I *am* some shy."

"I'm awfully sorry, Jimsy, but it doesn't make a lot of difference, does it?" she said consolingly.

"No—only that's why I came East—the West ain't conducive to pleasant recollections."

"It's nothing you could help."

"No—I figure you can't always blame people for what they can't help. If a fellow comes into the world shy, he's shy, and the chances are he's doing the best he can the very time he goes to the bad."

"How? In what way?"

"You seem puzzled," he said, moving his chair so that it brought him squarely facing her.

"Well, for instance—out in Denver I knew a

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fellow who married a girl who'd had pretty much what she wanted, but he'd been in hard luck. It was a love match all right, both parties being clean foolish over each other. Well, he didn't get on and she had to work pretty hard. Finally he thought her health and spirits were about busted up on account of the work and he commenced appropriating other folks' money—got 'way in, and the harder he tried to get out the deeper he floundered. Finally, the big exposure came off. He was a thief. Now, what do you think about him, Emma? Do you think because he was long on love and short on honor he was all bad, eh?"

She hesitated, pondering the question as something so utterly beyond ordinary cogitation that it could not have presented itself to her and was not to be lightly decided.

"I don't know what to think," she mused. "I've always loathed a thief and a liar. I know there's an awful lot of dishonesty—in business. Father always declared that a man to drink or gamble or dissipate might be weak, but that a man who stole, or lied to injure people, was vicious. Somehow, I think that, too."



"YOU ARE A GOOD MAN, JIMSY—A GOOD MAN."

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"Maybe you're right, but I wondered if you'd been in his wife's place you'd sort of forgiven the man and helped him get right."

"Perhaps—I don't know," she replied doubtfully. "But I think if anything like that ever happened it would almost kill me."

Her thoughts were diverted from the subject by the ringing of the telephone bell. She answered it.

"Captain Williams calling," she said to Smith. Then through the 'phone:

"Ask the gentleman to come up, please."

Jimsy, anxious and much troubled, regarded her thoughtfully.

She turned from the telephone and advanced to him holding out her hand. He took it, hesitatingly and wonderingly.

"Jimsy," she said earnestly, "I've never quite understood you before."

"No?" he interrogated.

"But after what you told me to-night," she went on, "I've had a little peek behind the curtains. You are a good man, Jimsy—a good man. That means everything."

For the second time in his entire life—the first

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having been when he proposed to her—Smith displayed trepidation.

“Now, Emma, be careful,” he reproved. “There ain’t no celestial medals pinned on my coat signifying an angelic career, and don’t you start tossing bouquets in my direction.”

The doorbell rang as he settled himself in his chair again.

“Ah! there’s the old sea dog,” said Mrs. Brooks, hastening to let the Captain in.

CHAPTER XI

GOOD evening, Mrs. Brooks, glad to see you."

Capt. Williams grasped her hand, as his eyes wandered over the comfortable room, and he added:

"Hello, Smith! Meet you every time I come here."

"One of my hangouts," agreed the superintendent genially.

"Sit down, Captain," invited Emma, motioning him to a chair.

"Thanks," he said. "Where's your husband?"

"He's just gone out. He'll be back in a little while. Jimsy has been telling us about your eventful trip."

"Eventful trip?"

He echoed the words with a bewildered air.

Smith pushed his chair back so that Mrs. Brooks could not see him without turning in his

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direction and unobserved by her motioned warning signals to his employer, who did not understand them.

"Spinning a yarn about that little revolution down at Guatemala," he prompted.

"Eh? Guatemala—oh, yes—the revolution—very bloody affair—very serious," replied Williams, who had suddenly realized that he was expected to confirm a story that Smith had found it expedient to relate to Mrs. Brooks.

"Jimsy said there wasn't a shot fired," she told him.

Smith, seeing that the Captain understood, drew his chair forward.

"Emma, don't you let the Captain fill you full of yarns. He can lie faster than I can," he laughed.

"No," protested Williams, "there ain't nothing can beat you, Smith. Well, Mrs. Brooks, how have you been?"

"Splendid."

"You look it."

"Have you seen mother and Beth?"

"Not yet—too busy."

"When did you get in?"

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"When did I get in? Let me see—Smith, when did I get in?"

"You look as if you had just got," suggested the superintendent.

"To-day—yes, but what time? I should say at ten—maybe eleven o'clock."

"That's probably why Joe hasn't seen you," observed Emma. "He's just taken mother and Beth as far as the theatre. I don't know what keeps him—he should be back before this."

"I guess he ain't run away," opined the Captain, with a suspicion of grimness. "I'll wait."

"You know, Emma, that's one of the best things the Captain does," said Smith.

"What?"

"Waiting. When it comes to patience and persistency, he's got most Indians beat a dozen city blocks."

"Don't you mind what Smith says, Mrs. Brooks," grinned the Captain. "The years he's been working for me he never showed any special signs of hurry or nervousness."

"I don't believe Jimsy ever lost his temper."

"Not so a fellow could see him hunting for it. How's your husband?"

PAID IN FULL

"Fairly well. I think he seems a little worried over business."

"That so? What's the matter?"

"You see, in his new position he feels his responsibility."

Williams looked surprised.

"Has he any special new responsibility?" he asked, his eyes wandering inquiringly to Smith, who did some more warning signaling unobserved by their hostess.

"Well, since you raised his salary, Captain, and gave him his extra work, naturally he's anxious to make good," again prompted the superintendent.

"Anxious to make good? Well, he'll have a chance—and soon at that."

Mrs. Brooks rose, hand outstretched, and went to him with a happy, grateful smile.

"Now that it's out, I want to thank you ever so much," she said.

"Thank me?"

"Yes, for Joe's raise and that six months' back pay."

"He told you that?"

"Sure he did," put in Smith.

PAID IN FULL

"He has forbidden me to speak of it to either you or Jimsy," Emma told him, "but since you have mentioned it first I can thank you, can't I?"

He did not return a direct answer, but rubbed his chin dubiously as he said:

"So I raised his pay, eh? And dated it back six months?"

"Of course you did," asseverated Smith with emphasis. "Don't let him fool you, Emma."

"You don't know how happy it's made us all," went on Mrs. Brooks gratefully. "I feel like a new woman, and mother appreciates it."

"Well, seems that I done all these things——"

He stopped abruptly as the door opened and his eyes rested on Brooks.

The latter's under jaw dropped and he turned livid with fear at the unexpected presence of the Captain. He was, in fact, so startled that he nearly collapsed. He braced himself, however, and entered before his wife could perceive his trouble.

"Ca-Captain Williams!" he stammered, advancing tremblingly towards him. "W-will you shake hands, Captain?"

PAID IN FULL

"Sure," replied Williams in a firm voice.
"How are you, Brooks?"

"I-I'm all right, I guess."

"You know, Joe, you told me not to thank the Captain, but he brought it up—the raise and the money," said his wife, still full of the subject and her gratitude.

"No, I did Joe," corrected Smith. "You see the Captain feels——"

Brooks turned upon them snarling like a wolf at bay.

"What are you trying to do—make fun of me? Don't you think that's it——"

"Now, Brooks," interrupted the Captain authoritatively, "you sure are nervous. Your wife has just been telling me—how she enjoys your new income."

Mrs. Brooks, startled and alarmed, gazed at her husband.

"Why, Joe, are you sick?" she demanded.

"No—no—maybe it's the heat," he replied weakly, passing his tongue over his dried lips.

There was a moment of general embarrassment, during which Capt. Williams took stock of the room.

PAID IN FULL

"You are fixed up mighty snug here, Mrs. Brooks," he commented, breaking the awkward silence.

"Yes, it is pleasant," she answered, now seriously worried.

Williams rose.

"Well, I must go," he remarked.

"Do you want me to go with you?" asked Joe.

"No, to-morrow morning will do to see you. You know my lonely little quarters ain't more'n half a block from here and I like to hang out there."

"The Captain," added Smith, "lives in a little South Sea Island nook moved into his flat. He keeps it so dirty that some say it's attractive."

"That's what you get for being a bachelor," laughed Williams.

He moved towards the door and the others rose.

"I'm glad to see you so happy, Mrs. Brooks," he observed, pausing and looking about him again.

"Thank you," said she.

"I never did know before what a little money meant to a woman."

PAID IN FULL

"Perhaps that's because you don't know women."

"Oh, I know women—one kind, anyway. But Brooks is lucky in having a girl like you for a wife."

"Emma, he's giving you a little South Pacific blarney," put in Jimsy.

"Maybe I am and maybe I'm not," said the Captain. "But," he continued emphatically, "it's a sure thing that if I had a girl like you I'd knuckle down and earn enough money to make you happy—eh, Brooks?"

"I suppose that's what you'd do," assented that individual.

"Yes, I'd work pretty hard without kicking, to please you, Mrs. Brooks, if you looked to me to make good for you."

"Emma," declared Smith with his quiet smile, "if you were single I'd suspect Captain of getting a little soft."

"But I'd *earn* the money," went on the Captain, pursuing his train of thought. "That's the only way to get along. Well, I'll say good night, Mrs. Brooks."

"Good night, Captain. Thank you again."



"IF I HAD A GIRL LIKE YOU I'D EARN ENOUGH MONEY TO MAKE YOU HAPPY—
EH, BROOKS?"

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PAID IN FULL

"Good night, Smith."

"I may drop over later," remarked the superintendent by way of reply.

"Wish you would," the Captain assured him with some eagerness.

"I'd like to smoke a pipe and talk a while. Good night, Brooks."

"Good night, sir."

Brooks went forward and opened the door.

"Try and get down to the office by eight in the morning," recommended the Captain, gazing at him with sinister contempt.

"Yes, sir."

"There'll be some gentlemen there who may be anxious to meet you."

"I'll be there."

"Didn't know but what you might oversleep, now that you're so prosperous. Good night."

Brooks shut the door and stood leaning against it, clutching the handle for support. The muscles of his face were twitching, and he gazed with frightened, haunted eyes from his wife to Smith.

"Have you told her, Jimsy?" he demanded.

Smith raised his hand in protest.

PAID IN FULL

"No, Joe, it ain't the right time yet, and——"

"Why, isn't it the right time? I'm trapped and Williams——"

"Joe, see here," he expostulated, "you can't talk."

"What is it? What do you mean?" demanded Mrs. Brooks, very pale.

Smith still sought to spare her, to keep the dreadful truth from her.

"There's just been a little trouble, Emma," he said evasively. "Joe here is all worked up—excited."

"I'll tell you what happened," cried her husband in a choking voice, staggering to the table. "You think I got a raise. I didn't. You think that man Williams gave me six months' back pay. He didn't. All this money you've been living on—all of it—I stole—I took it from the company! Williams trapped me. He wanted me to steal. Now he knows. Now he knows, and I'm done for!"

He fell into a chair and doubled forward, burying his face in his hands.

For once Smith was at a loss what to say.

Mrs. Brooks, paler than ever, stood rigid, as

though turned to stone, staring at her husband, while the significance of his confession developed in her brain.

"You mean," she articulated in low, slow tones, "you mean that you——"

"I'm a thief," he moaned, brokenly, without raising his head. "They know it. Detectives are downstairs watching—watching. To-morrow—to-morrow—I'll be in jail."

Another long, awkward silence ensued. Smith ended it.

"You see, Emma, Joe here ain't so much to blame, he——"

"And you didn't let me know?"

There was cold reproach in her voice and in her gaze.

"It wasn't time," explained Jimsy, uneasily. "There's a chance things can be squared—there's still a chance."

"Still, you didn't let me know!"

"The thing to do is to sit down quietly and talk this over. To begin with——"

"No, Jimsy. Please go home. I—I want to be with Joe—alone."

PAID IN FULL

Smith took up his hat reluctantly and prepared to depart.

“Just as you say, Emma—just as you say,” he said. “I’ll do all I can to-night and let you know. Maybe it’ll be all right.”

“I know, Jimsy. Good night.”

“Good night,”

CHAPTER XII

FOR a long time Mrs. Brooks stood gazing in silence at her husband, her heart rent with conflicting emotions. Her happiness of the past few months, then, had been built upon the precarious foundation of speculation. Her husband, who had sunk forward, hiding his head on the table, and lay there sobbing, tortured by that conscience which is the hell of the living soul and by the fear of the consequences of the sin that had found him out, had slid into the abyss of deceit and dishonesty instead of being advanced, as she had believed, upon the ladder of success as a reward for ability, integrity and faithful service. Oh! the horror, oh! the shame of it! On the very morrow the name she bore would be held up to disgrace and derision. He would be cast into prison. The misery of their struggles with poverty was as nothing compared with that of their sudden downfall.

Numbed though her heart was with the shock,

PAID IN FULL

shrunk by the terror of their ghastly position, it was yet not impervious to pity and the hopeless wretchedness of her husband inspired it. The provocation for the first false step, the others, prompted by illusory hope that had made his downward course easier and easier until he had gone so far that he could ~~not~~ struggle back, was all comprehensible to her, and she thought of how he had lavished his stealings upon her, how he appeared to be moved by the one desire to make her comfortable and happy.

She went to him and put her hand on his head, smoothing his hair.

"Oh, Joe—oh, my boy," she said brokenly, "how could you do it? Didn't you know sooner or later you'd be found out? Now I know why you've been interested in the races—you've been betting on the horses."

"I—I wanted to get the money back," he sobbed.

"But didn't you know you couldn't? Oh! why didn't you leave things as they were—the flat, the struggle and all that? Why did you bring me here and show me all this—this happiness—with money that you stole?"

PAID IN FULL

His sobbing ceased and he pushed her away, and rose.

"That's right—you call me a thief! If there was one person in the world I thought I could turn to it's you—and you turn on me."

"Joe, you mustn't say that, I haven't turned on you. Only I can't help but think——"

"What? That man Williams drove me to taking the money."

"Drove you?"

"Yes, he did—he went away so I could take it. I expected you to stand by me. Do you know the hole I'm in? There are three Central Office men downstairs watching. If I make a move I'll be nabbed. It's all very well for you to stop and preach, you always were so damned saintly; but what of me? That's the question, what of me?"

He thumped his breast violently.

She drew back, hurt by his reproaches.

"If I thought you were yourself, I'd never forgive you for saying that to me," she declared.

"I'm not asking your forgiveness, nor your mother's, nor your sister's. What I want now is somebody to help me out—I don't want to go to jail—it would kill me!"

PAID IN FULL

“Do you think I want you to go to jail? Do you think I want the disgrace——”

“The disgrace—that’s it! I knew that would come sooner or later—but I didn’t think it would come from you. There’s always somebody to hammer that into a fellow when he’s down.”

“I’m not trying to hammer anything into you. What I want to know is what can be done? What are we going to do?”

“I don’t know—unless——”

“Unless we can get the money to pay back. There’s Jimsy.”

“That won’t do—it’s too much. He hasn’t got it. Besides, it’s too late. Williams means business. He wouldn’t take the money, he’s not that kind.”

“Oh, if I only knew a way—if I could only help!”

She wrung her hands and sank hopelessly into a chair by the table.

Brooks paced the room restlessly, like a wild animal in a cage. Now and then he shot a peculiar, furtive glance in the direction of his wife. Finally, he sat opposite to her, leaned

PAID IN FULL

towards her on the table and said in a low, intense voice:

"If anything is to be done, it's got to be done to-night, Emma. Williams is the only man. You can square it with him."

"I can?"

"Yes, and no one but you."

"What can I do?"

He looked at her meaningly.

"He likes you."

Startled, she returned his gaze, inquiringly.

"Yes, he does," he went on, "he always did. Women are his weak point. He's liked you for years, that's why he hangs around. I've seen it, and heard what he said to-night, about what he'd do for a girl like you. He meant that, Emma—he'll do anything you ask him if—if you go to him right."

Beginning to understand what he wanted of her she rose slowly, incredulous horror in her eyes. He rose also and went towards her.

"He's home now," he urged eagerly. "You can go. No one will know but just Williams, you and me. And you can do more than that—you can make him give us money, more money,

PAID IN FULL

to keep on living like this, and there won't be any risk."

She recoiled from him, consumed with rage and shame, her eyes blazing.

"I hope I don't understand aright!" The words came in quivering gasps. "You mean me to go to his apartment to-night, to see him—and—and——"

"No one will know the difference," he coaxed softly. "You can handle him all right. Besides, you know how far you can let a man go—all women know that."

"Oh! I can't believe I'm listening to you! A husband to ask a wife——"

She stopped, pressing her cheeks between her clenched hands, appalled at his infamy.

"Then you won't do it?" he cried angrily. "You won't come to the front? I suppose you don't think I ought to ask? Why shouldn't I? Who did I steal the money for? I did it because you made me."

"That's a lie!"

"You know it's the truth. When I married you your father was to help me and he died, and

PAID IN FULL

then you had to do your own work and you whined and complained.

“That’s another lie!”

“Oh! you never said so in so many words, but I saw it—for four years around the house. I saw you sighing and moping because you didn’t have enough to live on. Then there was that mother of yours and your sister—they never stopped. You tried to make yourself a martyr. Every moment of your life was a mute protest against our poverty—yes it was, and you know it. Do you remember that night when you said you couldn’t go to the theatre because you didn’t have clothes? That was the first time I took money. That’s when I began.”

“You knew I wouldn’t have gone if I had known.”

“But you did go—you kept on going, and I kept on stealing for you. God! how I’ve suffered—for you—for the clothes on your back. Every night has been a nightmare. Now I’m going to jail—you know that. I’m going up there on the river for years because you won’t do your part.”

“I can’t do what you want.”

PAID IN FULL

He became satanically persuasive again.

"Why can't you?" he urged. "Other women have for less reason—one to get control of a transcontinental railroad for her husband. I've risked everything for you. If you go there to-night I won't go to jail, I won't be hauled into court, no one will know but the three of us. No one will think the less of you. I've gone through to the limit for you, it's up to you to go through for me."

"Then if you go to jail you mean that I've sent you there?"

"Yes, and down in your heart you know you have."

Every instinct of her pure womanhood, every fibre of her flesh, revolted at this cynical exhibition of his vileness. She contemplated him with loathing.

"Now that I see you naked in all your nasty meanness, your contemptible viciousness, I wonder how I ever made the mistake of thinking you even half a man," she said.

This scathing denunciation made no impression on his deadened sense of honor and decency.

"You can't dodge the responsibility with fine

PAID IN FULL

speeches," he replied, shrugging his shoulders. "I've gone wrong for you. What are you going to do? Be square with me and take this chance—an easy chance—and you know you're safe."

She did not answer, but stood there, her face set in its expression of abhorrence and indignation, deliberating as to the best course to pursue towards this unspeakable villain to whom she was bound. Slowly she decided what she had to do, while he watched her with anxious, cringing mien.

She addressed him, finally, in cold, harsh tones:

"Whatever I may do or promise to do, I promise simply because you blame me."

"Emma, I knew you'd——"

"Don't make the mistake that I care for you. Whatever I felt for you, and I thought it was love, you've assassinated in the last ten minutes. But I don't want you to go to jail pointing a finger of accusation at me."

"Then you'll be square—you'll help—you'll——"

"You understand that if I bargain with Captain Williams for your freedom, I make the bargain."

PAID IN FULL

"I know. I'll never ask."

"It will be my business alone."

"Yes, just yours."

"Is he home?"

"Yes, I think so. He said he was going there."

"Telephone and ask him if he can see me—now—alone."

He jumped to the instrument, but as his hand grasped the receiver he hesitated, and a flush suffused his white, drawn cheeks, brought there by the first true consciousness of the enormity of his crime. He looked around guiltily at his wife. She was standing rigid, her back towards him. He took down the receiver.

"Seven-six-eight-four Bryant," he called.

CHAPTER XIII

WHEN Jimsy Smith had told Emma and Joe that Capt. Williams lived in a little South Sea Island nook moved into his flat and that it was dirty the description had done justice to the place in a general way. It was in a hotel not far from that in which the Brookses had so recently taken up their residence, and the living room was a curious combination of natural history museum and ship's cabin. It was crowded with curious mementoes collected in the course of his many voyages.

A wooden capstan in the centre did duty for a round table, and on it, in addition to an electric reading lamp, an untidy litter of papers and magazines, some writing paper, envelopes, pens and ink, was a huge tin box of tobacco, and a rack containing pipes of wood and meerschaum, of all sizes, shapes and colors. Remarkable among the few chairs of rattan or rush was one, a large rocking chair, partially constructed of two

PAID IN FULL

small anchors, the flukes forming the rockers. In a corner, over a comfortable lounge, was a canopy made of a piece of sail canvas supported by South Sea Island spears, and decorated with leather shields, war clubs, boomerangs and other native weapons, together with necklaces and various ornaments of sharks' teeth. Covering the walls were stuffed fishes of weird shape, the sword of a swordfish, strange images and trinkets, and a few marine paintings—one a whale-hunting scene—darkened by age, smoke and dirt. Over the entrance door was a ship's wheel, and on the mantel a model of an old-time trading schooner with all sails set. Among other objects on the mantel also was a faded daguerreotype, showing Capt. Williams as a young man, in uniform. On each side of the capstan was a dirty cuspidor. The carpet also was dirty and spotted, and some rugs of matting scattered about the room would have been all the better for a thorough scrubbing. For the rest, dust had settled thickly everywhere. In this queer abode Williams lived alone, save for Sato, a Japanese valet, who had served him for many years.

The massive form of the Captain himself,

PAID IN FULL

minus his coat, might have been descried in the light of the lamp through the cloud of tobacco smoke that enveloped him, as he sat reading a magazine, some time after his departure from the home of Mr. and Mrs. Brooks. He was rather annoyed when the telephone bell rang, and had he not been expecting Smith would not have troubled to answer it. As it was, he swore a little and rose lazily to respond.

"Hello! Yes, this is Captain Williams," he said in his usual stentorian voice. "What, Brooks? I won't talk with you over the 'phone—no—what? Mrs. Brooks? What, here? Well, well! Yes, I'm at home—yes. Right away, you say? Yes, I'll wait."

Williams could hardly believe what he had heard. He turned it over in his mind for fully three minutes figuring out just what it could mean.

"Going to send his wife here! What a skunk he is!" he grunted.

He ambled to the telephone again and instructed the hotel clerk that if any visitors called to see him they were to be shown right up.

PAID IN FULL

From there he went to the door of an adjoining room, and roared for his valet.

"Any beer on ice?" he demanded when the Japanese, who evidently had been asleep, presented himself."

"Yes, saar."

"Got limes?"

"Yes, saar."

"Any rum—the kind I brought up from the West Indies?"

"Yes, saar."

"Plenty ice?"

"Yes, saar."

"Good! Be sure you're telling the truth, understand?"

"Yes, saar."

"That's all."

He could not get over the wonder Brooks's telephone communication had caused him, for as he settled into his chair again and lit his pipe, after filling it with fuel from the tin, he muttered to himself:

"Told her he'd got a raise of pay, eh? What a skunk he is! And what a fine girl she is!"

He gazed abstractedly at the model of the

schooner on the mantel opposite to him, and became buried in thought so deep that he actually stopped smoking and let his pipe go out. Presently he roused himself, fished a sheet of writing paper from among the reading matter on the capstan table and wrote something upon it, after which he folded the paper carefully and hid it between the leaves of a magazine.

Then he shouted again for his valet.

"Sato," he ordered, "bring my slippers and smoking jacket."

The man did so, and helped him on with the coat, a garment of thin holland.

"You didn't think of going out, did you?" demanded the Captain.

"No, saar."

"Then begin to think about it. There's a lady coming to see me."

The man grinned knowingly.

"You might as well take a walk, Sato."

"Yes, saar."

"And you needn't come back right away."

"No, saar."

"Here's a couple of dollars for you. Take 'em and get to blazes out of here. Sabe?"

PAID IN FULL

"Yes, saar."

"And stay out," he recommended, as the Japanese prepared to obey.

When the valet had vanished the Captain took a survey of his domain rather anxiously.

"It's a little dirty, a little dirty, but it'll have to do," he muttered.

There was a knock at the door. Williams wreathed his physiognomy in the most amiable smile of which it was capable, felt his tie to assure himself that it had not slipped round towards his left ear, as it had a bad habit of doing when not hauled taut and clamped in place, and went to let his visitor in.

The caller, however, was only Smith.

"Come in, but make your business short," was Williams's blunt greeting. "I'm expecting an important visitor."

"All right, Captain," responded Smith, tranquilly, entering and helping himself to a chair.

"Have a pipe?" invited his host, pushing the tobacco tin toward him.

"Too hot," was the laconic declination.

"Well, how did you leave the Brooks family?"

"She knows."

PAID IN FULL

"You tell her?"

"No; Joe did."

"Didn't think he had the nerve."

"He hasn't."

"How's that?"

"It was because he lost it that he told her. Busted right out the moment the door was closed on you."

"Did they have a row?"

"Don't know. She took it like a major and asked me to leave 'em alone."

"That's natural."

"Have you got the exact figures?"

"What figures?"

"Of how much he took."

"I guess so—to the penny," said Williams, reaching for a memorandum book and consulting it. "It was just sixteen thousand, eight hundred and fifty, three days ago."

"Any more now?"

"Not that I know of. Guess that covers it."

Smith shook his head moodily.

"That's too bad—too bad," he murmured.

"That's right, it is too bad," agreed the Captain.

PAID IN FULL

Smith thought for a minute, looked straight at the Captain, who was regarding him curiously, and said firmly, and more quickly than his employer had ever heard him speak before:

"Williams, I don't think it'll take three minutes for you and me to come to an understanding."

"What about?"

"Brooks."

"What about him?"

"I want to square this thing for him."

"Where do you come in, Smith?"

"In plain words, Williams, that's my business. But I want to square it."

"How do *you* think you can square it, Smith?"

As Jimsy prepared to answer the question he fell back into his old familiar drawl.

"Well, Williams," he said, "you ain't got any callous on your fingers from handing out coin to the folks who've worked for you, but I've always been treated about right."

"You were always worth treating right, Smith."

"Thanks."

PAID IN FULL

"Always found you a fair man—doing things you said you'd do in a fair way."

"I ain't never been much of a spendthrift, Williams. I've saved and been a little lucky in investing the little I've had."

"You were always keen, Smith, always keen."

"I ain't got quite enough to square all of that."

"No?"

"I can raise about fourteen thousand by noon to-morrow, and I'll give you my note for the rest, with security—I mean collateral."

"So it ain't none of my business why you do this?"

"Exactly."

"Smith, I don't think you can square this little matter for Brooks."

"Don't think my note's good, eh?"

"'Tain't that. You couldn't square this, Smith, if you had a million right in your clothes this minute."

"Why not?"

"To tell the truth, I'm going to open negotiations with another party."

"That so?"

PAID IN FULL

"Mrs. Brooks."

"How?"

"She's coming up here to see me soon. Maybe she and me can come to some mutually pleasant arrangement that will keep Brooks out of jail."

"When is she coming?"

The Captain puffed at his pipe and scrutinized Smith's face closely as he replied:

"Expect her any moment."

"How do you know?"

"Telephoned."

If Williams expected to see any sign in his visitor of the utter amazement, the profound consternation, the imparting of this information caused he was doomed to disappointment. Smith remained as unreadable as the Sphinx. But it was sixty seconds before he spoke.

"I suppose that's a hint for me to be on my way?" he interrogated.

"That's about the meaning I meant to convey," admitted the Captain, without circumlocution.

Jimsey rose slowly, took his hat and went towards the door. Before he reached it he turned.

"Williams," he said, "you know I've known

PAID IN FULL

Emma—Mrs. Brooks—ever since she was in short clothes, and used to come down to the office to go home with her daddy.”

“So I’ve heard.”

“She’s always been able to look into my face with them big blue eyes and smile. Some time—some day—if I get back—I’m going to make it my business to see her.”

“All right.”

“And if she shouldn’t happen to look up into my face and smile I’m going to find you, Williams, and I’m coming heeled.”

The Captain puffed his pipe placidly.

“What style heels might you be wearing now, Smith?” he inquired, with great deliberation.

“Well,” answered the always deliberate Jimsy, “if you should consult the particular shoemaker who furnishes them he’d describe that heel as of forty-five calibre.”

“Good night, Smith,” said the Captain dryly.

Smith did not reply.

Williams gazed in the direction of the door after his superintendent had closed it. There was an enigmatical smile on his face. It slowly died away, and his pugnacious under jaw pro-

PAID IN FULL

truded ominously. Reaching round to his hip pocket he brought out a revolver. It was a formidable-looking weapon, with a long barrel. He broke the breach, examined the cartridges and replaced it in his pocket.

“Darned if he wouldn’t do it, too,” he muttered.

CHAPTER XIV

REMORSE may be the least active of all the moral senses; still, there is no heart absolutely without it. No sooner had his wife passed from his view than it became active in Brooks, having been fired by the flicker of shame that the full realization of his villainy had provoked as he took down the receiver of the telephone to call Capt. Williams.

In forcing Emma to deliver herself into the hands of his employer he had not actually believed that it would be necessary for her to make the supreme sacrifice. "You can handle him all right," he had told her; "you know how far you can let a man go—all women know that." But he had been willing to take the chance that this sacrifice would be exacted, and, knowing only too well the brutal sensuousness of Williams, his notorious depravity, and that he had cast what he had taken to be lustful eyes on Emma, he now had no doubt whatever that it would be. The

PAID IN FULL

Captain was not the man to give anything for nothing, to part with money without receiving full value. With his great physical strength and his will that overbore and wore down all opposition, how would the gentle, submissive nature of Emma be able to hold out against him? Reduced to helplessness by his all-dominating power, with the alternative of compliance or their ruin held out to her, she would have to submit.

Brooks pictured the scene as though it were being enacted before him, and he went hot and cold and a sweat of agony broke out all over him.

"No! No! No!"

He uttered aloud the protest wrung from his writhing soul by his half-resuscitated manhood. He clutched his throat, struck himself in the mouth with such violence that his teeth cut his under lip and the blood dyed his chin, seized his hat and dashed wildly for the door. Fear met him there and held up a restraining finger. Downstairs were the three Central Office detectives. On the morrow, in a few hours, at the office where he had worked for five years, these men, at the behest of his employer, would place their hands on his arms and he would be under

PAID IN FULL

arrest. He saw himself being led out, handcuffed, under the mocking eyes of his fellow-clerks and the customers.

He closed the door again and turned from it, Cowardice at his heels, whispering sophistic prudence, counseling the poltroon's discretion, throwing specious sops to his conscience. Something had to be done. No other course than that he had taken had been possible under the circumstances. Between him and State's prison stood Emma. She alone on earth could save him, if salvation were possible. Punishment and immunity, at that moment, perhaps, held the balance even. The giving or withholding of a kiss would turn the scales either way. The giving of it would brand him with that particular stamp of infamy which, when recognized by men, caused them to draw away with rising gorge and spurn the bearer. But none would know of the sacrifice—no one save the victim, Williams and himself. Other women had done as much in pressing emergencies to save their husbands from public dishonor. Some had bargained their favors to insure office or advancement for husbands or sons, some for dress and jewels their

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husbands could not give them. He himself would never seek to know just what had passed between his wife and the Captain. He was free to assume that he had worried unnecessarily; that nothing of what he felt certain was happening had occurred, to surmise that it had not been necessary for Emma to resort to complete surrender. What he did not know could not trouble him. Anyhow, it was too late now, the die had been cast. The chief thing, nay, the one thing, he had to fear was that her mission might be unsuccessful, that she could not purchase his freedom at any price whatsoever.

The possibility of this twisted his selfish heart with anguish again. Oh, why had he got himself into this trouble? Why had he not kept within bounds? It was opportunity, that handmaiden of sin, that had made him a thief and started him on the way that had brought him to the threshold of the jail.

When goaded to desperation and recklessness he had taken the first ten dollars from the money he had collected he had had no idea of not returning it—somehow. It had brought a good deal of pleasure to Emma and himself, lightened their

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hard penury with a gleam of brightness. But ten dollars then had been a lot of money. It had not been possible to replace it at once. It was far easier to fix his accounts so that the sum would not be missed. He had yielded to the temptation and had so fixed them.

Jenkins, his fellow-employe in the office, was a follower of horse racing in his small way. Now and then he risked a dollar or two in a nearby poolroom, and sometimes he won. A few days after Brooks had falsified the books to cover up his deficit of ten dollars Jenkins had confided to his office cronies that he had a tip of which he felt so sure that he was prepared to pawn his last shoestring to back it. Many others had decided to take a chance, and, having no money of his own, Brooks had taken an advance on his salary out of his collections and followed their example. The odds they had obtained were six to one, and the horse had won. Out of his winnings Brooks had replaced the money he had helped himself to.

The poolroom and the availability of the company's money had offered to him a great opportunity to win what he could not earn, and encouraged by his first success he had taken ad-

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vantage of it. He had begun by making a study of racing and risking small sums. Luck had been with him, and he had won time and time again. He had wanted his wife to share his good fortune, but had not dared to tell her how he had obtained the money, so he had invented the story of outside work. His run of luck had continued, however, until it had become phenomenal, and this it was that had caused his extravagant optimism. He had wagered larger and larger sums until his winnings had represented a secret bank account of three thousand dollars. It was one day when he had "plunged" and won a thousand dollars that he had conceived the fiction of his promotion with reward of back pay. His jubilation had been so great that he had not been able and had not wanted to conceal it. Moreover, with his bank account reserve he had been so sure of himself that he had aspired to expansion of their mode of living.

Soon after their installation in their more expensive quarters, however, a series of reverses had come. His luck had deserted him. First his bank account went. Then he had drawn on the collections in his efforts to retrieve his losses. He

had plunged and lost, plunged and won, plunged again and lost. It had not been long before his "borrowings" had reached such a terrifying amount that he had realized that discovery was inevitable unless he could replace the money within brief delay. It was fear of this that had worried him into a condition bordering on nervous collapse. He had not expected to be able to recover all that he had lost, but he had clung to the despairing hope that by wagering heavily he could win enough during Williams's absence to hide his pilfering and postpone examination. While this could be deferred there was hope. Now he knew that his cunning, relentless employer had been watching his gradually tottering progress on the tightrope of dishonesty and, preparing a trap to catch him in, had chosen his own time to spring it.

At the thought of this Brooks worked himself into a perfect frenzy of fury. He raged up and down the room, cursing Williams, vomiting all the vile epithets that he had ever heard or could imagine. He hurled a cushion to the floor and ground it with his foot as though it were his enemy's hated face.

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"You have cheated me out of a living, you fiend!" he almost howled. "And now you have taken my wife."

The sound of his own voice startled and calmed him, and he peeped out in the corridor apprehensively, for fear any one might by chance have been nigh and heard him. He was exhausted by the violence of his paroxysm. His breath came quickly, in gasps, and he stood with staring eyes and heaving bosom until the nervous reaction set in. Then he staggered to the sofa, threw himself upon it and burst into tears.

The lachrymose effusion was of brief duration, and it was succeeded by deep dejection. He sat up and glanced at his watch. It was eleven o'clock. He reached for a newspaper and tried to read it, but he could not concentrate his thoughts on the news items his eyes lighted upon. Inquietude was gnawing at his heart again. He picked up another paper, but met with no better success. One after another he got all the papers and magazines there were, only to throw them impatiently to the floor; it was impossible for him to read them.

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Emma had been gone a long time. What was detaining her? What, except——

His face began to twitch. He rose, lit a cigarette, took two puffs at it and put it down.

After all, the chief thing was that she should be successful.

He filled a glass with water that a bellboy had brought up iced for his mother-in-law, and drained it at a draught. Then he picked up the newspaper nearest to him and tried to read again, but it was useless. He threw it down.

What if Williams had refused to be persuaded?

The suspense was becoming unendurable. A look of determination came into his face and he went to the telephone, but as his hand touched it he changed his mind, walked back to the table and lit another cigarette. Then he went to the window and stared out at the opposite houses with unseeing eyes. Presently his hand sought his watch pocket. The timepiece it drew out marked ten minutes past eleven. He held it to his ear; it was ticking steadily.

Only ten minutes since he had looked at it before! Impossible! Fully an hour had elapsed. The watch must have stopped in the interim. Im-

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patient, he went to the telephone and asked for the right time. The hotel clerk replied that it was just ten minutes past eleven. On his way to the table to get another cigarette he happened to catch sight of himself in the mirror over the mantelpiece. The thin, haggard, ashen visage he saw there frightened him. He laughed nervously.

As he did so the door behind him opened. Starting so violently that he let fall the box of cigarettes, he turned.

Mrs. Harris, in high dudgeon, walked in, followed by Beth.

CHAPTER XV.

WHEN Mrs. Brooks found herself alone in the street she walked along mechanically, stunned by what had just occurred. Her heart seemed to be pressed down by a weight, and her breath came painfully through her contracted throat. She could not believe that what she had gone through was real. The thing was so monstrous, so utterly inconceivable. Her husband, Joe, for love of whom she had given up a life of ease, for whom she had borne cheerfully the trials of poverty, in whom she had placed her entire faith—this man, to whom she had yielded herself trustingly, in whom, up to that hour, she had believed as the soul of honor, had stood exposed as a thief and a liar. There had not been one word of truth in the stories he had told her of how, through perseverance and efficiency, he had won recognition, with its prize of enlarged means.

And as a climax he had thrown off all dissimulation and shown that he was rotten to the core,

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of a cowardice that was the most contemptible with which humankind could be debased, that his soul had sunk to the lowest slime layer in the manure pit of moral turpitude. To save himself from the impending punishment of his dishonesty he was willing to trade the honor of his wife! To maintain himself in the material ease that his thieving had brought them for a few brief weeks he wanted her to prostitute herself for money—had entreated and threatened in his efforts to force her to do this thing! And she, driven to desperation, had let him arrange a rendezvous for her with Capt. Williams in the latter's rooms!

She stopped and leaned against a wall for support. A violent trembling had seized her, and the street lights were whirling about her.

“My God!” she groaned. “What shall I do? What shall I do?”

The fit of faintness passed off and she was able to collect her thoughts and consider the best course of action. When she had undertaken to call on Capt. Williams at that hour it was with no thought of lending herself to her husband's hideous plan. In a vague, hopeless way she had resolved to beg mercy for him, to see if there was

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not some manner in which atonement and restitution could be made—for she had no idea as to the amount of his defalcation—whether anything whatever could be done to save him from prison and the family from disgrace. Now she was afraid. If she went to him how could she approach him—what could she say? What would he think of her coming to his rooms, at night, too? He would think, and under the circumstances naturally think, only one thing. And she would be completely in the power of this colossus, this ogre whom she secretly feared and detested, who so often had leered his lascivious admiration of her when she was powerless to resent it.

Her impulse was to turn from the ordeal and fly from her husband, leaving him to the fate he merited. She could go to her mother's home and await her return from the theatre. She would at least find a refuge there. But in the morning would come the public exposure and disgrace. No, she must make the effort, whatever the cost, whatever the sacrifice.

Ten minutes later she was knocking at Capt. Williams's apartment.

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The door swung open and the Captain stood before her.

"Come right in, Mrs. Brooks," he invited. "I've been waiting for you."

"I was delayed a little," she said, timidly.

"Your husband telephoned that you were coming."

"Yes—I know."

The words came falteringly, and she stood, knowing not what to say or what to do.

"Did you meet Smith?" he inquired.

"Smith?"

"Your friend, Jimsy. He just left."

"No—why?"

"Must have passed you in the elevator. It does not matter. Won't you sit down?"

She took the chair he advanced for her, close to the table.

"You must excuse the looks of these quarters," he went on. "I am an old bachelor, you know, and my Jap valet ain't allowed to dust up or clean much. Knocks out all my idea of arrangements."

"It is a quaint place," ventured Emma.

"Yes—lived here ever since I've been in New

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York. I fixed it up to suit myself. It ain't what you'd call exactly pretty, but as I'm the only one to be pleased I guess it'll do."

"Almost a curiosity shop," she commented, surveying the room with a good deal of nervousness.

"Yes—stuff I've collected from time to time while I was at sea. Got about everything I ever wanted to keep, from the wheel of my first schooner down to spears from head-hunters. There's models of boats and a lot of stuff. You see, I call this my main cabin—sort of grand salon. Over there I bunk with my crew—just one Jap—and the galley's to the rear. In them rooms Sato gets my breakfast, steals my loose change and lies most of the time. Got another room over there. Seldom use that—got it fixed up nice and civilized. Guess that's why I ain't feeling comfortable if I try it."

These details were of no interest to Mrs. Brooks, who desired only to bring the interview to an end as speedily as possible.

"I came right up—asked the elevator boy. Perhaps I should have asked at the office?" she said.

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"Not at all," he answered, in a manner intended to be reassuring. "I have my own way in this place. I got the money to pay for what I want, and there ain't no one in this hotel asking me any 'if,' 'and' or 'but.'"

"No one knew me. I didn't care that they should hear my name."

"It's nobody's business. What I'm entitled to, I'm entitled to; and so long as I pay the money no one else can interfere with the way I run my ship."

"Still a woman—at this hour."

"Makes no difference—although you are the first lady to call on me, night or day."

"You mean that no woman has ever been in here before?"

"I said the 'first lady.'"

Mrs. Brooks shuddered and instinctively she glanced towards the door.

"You have a telephone here, haven't you, Captain?" she asked.

"Right over there by the door," he said, pointing to it. "Want to use it?"

"Not now, thank you."

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She cleared her choking throat and started right in to the business that had brought her.

"Captain Williams, since you left us to-night Joe, Mr. Brooks, has told me about his difficulty."

"So Smith said."

"That's what I came to talk about."

"Well, that little matter can rest," he said, affably. "You've called, and it's the first chance I've had to speak to you alone."

"I want to know if there is any way—some arrangement——"

"No use in looking so glum over a little stolen money. I want to show you my quarters."

"I didn't come to see your quarters, Captain. I came to——"

"I don't care what you came for, Mrs. Brooks," he declared, with mastodonian playfulness. "I make it a rule that everybody who drops in here, man or woman, has got to listen to me spinning yarns. Now——"

Emma was becoming more and more nervous.

"I know you will think me rude, but I can't delay," she insisted. "Joe is in great trouble, and some other time I'll hear the yarns."

He rose with mock dignity.

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"You're on my ship, Mrs. Brooks. Please remember every captain is master of his ship, and if you don't listen and like it, mind you, I say like it, I'll clap you in double irons for mutiny."

"Captain Williams," she pleaded, "I am sure that you would not displease——"

"This little fore-and-after, Mrs. Brooks," he broke in, picking up the model of the ship on the mantel, "is a model of the *Sally Moran*, my first command out of 'Frisco. That's her wheel up there over the door. She laid the cornerstone of my fortune, but she taught me how to fight and have nerve. Took her up into the North Pacific sealing, and then down on the Japanese coast. Had a crew who wouldn't adorn any high-back rover Captain Kidd ever could wish for. If there was any good in that schooner God must 'a' saw it first and hit it."

To humor him she had advanced to the mantel.

"And is that where you got your awful reputation?" she inquired.

The bushy eyebrows came down until the lids were hidden, and his eyes, shining like live coals, were alone visible as he directed his gaze upon her.

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"Just how bad is that 'awful reputation,' Mrs. Brooks?"

"They say," she returned, meeting his gaze steadily, "that you have no heart, no pity in you; that you'd kill a man in those days with as little feeling as I would kill a mosquito."

"Well, I guess the reason you'd kill a mosquito isn't because it's just a mosquito, and that you'd like to kill it, but because you're afraid it will bite you. Ain't it?"

"Yes."

"I had men, Mrs. Brooks, who, if you let 'em go too far, they'd bite, and if you let 'em bite too deep they'd kill. Them were the early days of sealers. It was a hard life and it made hard men. I ain't any better, but I guess I ain't no worse, than lots of others would be fixed just as I was at that time."

"I'm glad to hear you say that, Captain," she declared, seizing the opportunity. "It opens the way for the business I came on."

"Business?"

"Yes, business."

"But it's after business hours, Mrs. Brooks, and I ain't half spun my yarn. Now, over here I

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want to show you a couple of spears I got from a lot of head-hunters down in the Malay Archipelago. You may not know where that is, but I've always had an idea it's where God batted down the devil after that first big row they had you read about in the Bible. I was going ashore, seeing what was doing, when this crew of niggers come down on us like a squall. We had an awful time getting back to the boats, I tell you. We were some cut up, and all I got out of the expedition was one of the big chief's wives."

He looked into Mrs. Brooks's eyes.

"Took her back to 'Frisco with me," he added. "Women were scarce in them times—good-looking ones."

"You took her away from where she belonged?" questioned Emma, slowly and incredulously.

"She was willing to go. No one ever beat her about the ship and she lived pretty much as she wanted. Three meals a day and no hard work."

"What became of her?"

"Died. I guess from overeating. You see them two little anchors that chair's made of?"

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But she had recoiled from him, shuddering with horror and aversion.

"She died from overeating?" she interrogated. "Have there been many of those?"

"No. I learned a lesson. I put the rest on a diet."

He seemed to think that this was particularly clever and humorous, for he burst into a loud guffaw.

Emma did not laugh. She was more disgusted and apprehensive than ever.

The clock struck eleven.

"Did you hear that?" she said. "I must insist that you let me talk over what I came here for."

"Eleven! It ain't late," he replied, coaxingly. "Would you like a little something to drink? It's hot to-night."

"No, I thank you."

"You can have it just as well as not."

"I don't care for it."

"All right, only I thought I might get it for you. You see, when I heard you were coming here I sent my Jap away."

"Why?"

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"What he don't know won't hurt him."

"Is there anything, Captain, you're afraid he'll find out?" she demanded, frigidly.

"Sit down. There, opposite me. I was only thinking of you."

"Joe has stolen some money from you."

"Too bad! Too bad!"

"How much is it?"

"What do you want to know for?"

"I am his wife. It is my business to know."

"There you go, talking business again!" he protested, trying to be gallant and throwing an ogling glance at her. "I so seldom have the pleasure of your company, Mrs. Brooks, that this 'business' thing knocks all the romance out of your visit."

"I didn't intend there should be any romance in it, Captain Williams," she retorted, stiffly.

"Mrs. Brooks," he went on, ignoring the snub, "a sailorman always finds romance in an evening spent with a pretty woman. I can remember well when the *Sally Moran* put into Nagasaki for water and fresh provisions, a little Japanese girl called on me and I had a terrible time. I wanted to make things right nice and pleasant for her,

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but, Lord! she couldn't talk a word of English. There she sat all the evening, grinning and making signs, while I was talking my head off trying to tell her how much I loved her. All my pretty speeches were lost."

He laughed aloud as the scene rose before his mind's eye.

"Now," he continued, meaningly, with an intonation intended to be tender, "when I have a girl like you, who can understand——"

"I beg your pardon, Captain," she said, very coldly and sternly. "I must tell you that I did not come here to make a social call. I never came to a place like this, at a time like this, to talk to a man like you before in my life."

His lower jaw advanced and his piggish eyes contracted. He threw off his too amiable demeanor. His voice became harsh and cruel as his natural brutality asserted itself.

"A man like me, eh?" he rasped. "That's pretty hard language, Mrs. Brooks."

"Please forgive me and let me talk."

"If you didn't come here to see me sort of socially, what did you come for?"

"About Joe, my husband."

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"What about him?"

"I asked you the amount of the defalcation."

"You said it was your business. Well, it's more than sixteen thousand dollars."

Emma was astounded and her heart sank. She had not imagined that it could be so large a sum.

"Is that the truth?" she asked.

"I ain't never been noted for lying."

"Captain Williams, I've come here to plead with you to save Joe and me and my family from disgrace—to keep him out of jail. You knew my father, you were in business with him. You always liked him and knew he was an honest man."

"He was square in his business dealings with me, Mrs. Brooks, but that's not less than every man has got to be who deals with me."

"I know that," she said, her manner becoming supplicating; "I know that, but you must have some respect for his memory—you must have had some affection for him at the time—everybody had—and some pity for me in this trouble. I thought all these things might soften you, might open a way to some arrangement that would save us from the exposure that seems now

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bound to come to-morrow morning. Isn't there some way out of it?"

But he was all business now. He had satisfied himself that he had wasted his time with her.

"Have you got the money?" he snapped.

"No."

"Then what's your proposition?"

"I have none," she confessed, hopelessly, hanging her head.

"Humph!" he grunted, settling himself in his chair.

"I thought—I thought you might be a little more charitable and suggest some way," she murmured.

"Your husband sent you here, didn't he?"

"Yes."

"What did he say to you?"

"Told me I might have some influence with you."

"Put the blame on you for stealing the money, didn't he?"

"How did you know that?"

She raised her head and looked at him in surprise.

"I know the man. Didn't he?"

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"Yes."

"Told you, didn't he, that you could fix it up with me to call everything off?"

"Yes, that's what he said," she admitted, wonderingly.

"And I suppose he said that if you didn't come you'd have to take the blame for him going to the penitentiary?"

"It—it was something like that."

"Didn't happen to mention, did he, that he thought I liked you pretty well?"

"Y-yes," she stammered, now utterly bewildered. "I—I think that was part of what he said."

"Didn't forget that, eh? Well," he continued, looking once more straight into her eyes and putting the issue squarely to her. "I'm here and you're here. That part seems all right. What have you got to say?"

She sustained his gaze bravely and answered, though with no hope in her heart:

"Is there any honorable way in which I can help him?"

"What do you mean by 'honorable?'"

Emma lost all patience. Her nerves that had

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been under such severe strain were getting beyond control. She rose, flushing angrily:

"You know what I mean by 'honorable!' You know what any good woman means when she says 'honorable.' You're beating about the bush, Captain Williams. If you want to come to the point, come to it, and come to it quickly. I am going home."

"Now you're talking, my lass," he said, grimly, getting up also, "and I'll talk right back to you. If I took your opinion of me and that of your thieving husband I wouldn't have to talk. I'd tell you in plain words that if you wanted to go to San Francisco with me I'd take a chance on the overeating and wouldn't put you on a diet like I put the rest. What would you do then? What if I did make the proposition that's in your mind and was in the mind of that sneaking husband of yours when he tried to put you on the bargain counter and send you over to me to see if I'd put the price up to sixteen thousand? What if I looked you over and was pleased and thought you cheap at that figure? You say I've killed men. Yes, I have—wrung their heads off with this hand like you'd sling a chicken in the air.

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You came here for a purpose. You ain't no child. What if I am the beast and the brute you say I am? What'll you do then? I said you was the first lady to come in here. Maybe I made a mistake, but if I did I'll find it out before you leave this room, you understand? I've talked—now you talk."

Her reply came with withering scorn:

"Now I know that you're everything people say you are."

"All right," he said, making a step toward her. "If I am what everybody says I am—what you think I am—you know what to expect and I don't need to talk."

The peril of her situation roused her to desperation, and with it came the courage desperation sometimes imparts, the courage that impels a defenseless animal hunted into a corner from which there is no escape to turn and fight for its life.

"You think I'm afraid of you?" she cried, throwing up her head and clenching the hands at her sides. "I tell you I'm not. We've been too long at cross purposes. What you want me to do I know; what my husband sent me for I know.

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You can be the beast and the brute that you are; he can be the contemptible cur that he is. He can offer me for sale and you can stand ready to buy me. But I've got something to say about it, and I desire you to know that if I wanted to place myself on the market, as you say, I couldn't! You disgust me, but I shan't shirk—and I am not afraid of you or of him or of anyone. Here!"

She turned quickly, locked the door, threw the key at his feet and confronted him unflinchingly again.

"There's the key to your room. The door is locked and I am alone with you. You kill men? You wring their necks? Well, Captain Williams, here's your first chance to kill a woman, for that's just exactly what you'll have to do!"

She saw the glare in the little savage optics under the beetling brows fade out, to be replaced by a gleam of admiration, not the covetous admiration of her shapely, panting form, of her handsome, resolute face, but honest admiration of the pure soul that shone in her eyes.

"I knew you were that kind of a woman," he said, thankfulness and real tenderness in his voice. "If you hadn't done just what you did I'd

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'a' been the most disappointed man in the world."

"What do you mean?"

"I mean," he continued, almost reverently, "that I banked on you being good, and you are good. I know women—I've bought mine all over the world, from Hindoos to niggers. But I paid for 'em and they was always willing to sell. There ain't but two kinds, the good and the bad, and there's no half way. When they're bad they're bad through and through and can't be good, and when they're good they can't be bad, and they're next to heaven. I figured you good, and if you hadn't been it would have hit me and hit me hard. You're safer here, young woman, than with your mother, because I'd fight for you, and don't forget I *can* wring men's necks like chickens'."

Emma could not comprehend it.

"I don't understand you," she faltered.

"Maybe you mean you don't believe me," he said, going to the table and taking the paper he had written upon and then slipped between the pages of one of the magazines. "Here. I've had this waiting for you. Read it."

She made no motion to take it from his hand.

"Well, I'll read it for you," he said. "It's addressed to that husband of yours:

"Your resignation is accepted. I wish to thank you for your services and to assure you that your accounts with the Latin-American Steamship Company have been audited and found to be correct.'

"Now, Mrs. Brooks if you'd acted in any way but what you did you wouldn't have got this; but I knew you were good, and you are good."

He added with deep feeling, holding out the paper to her again:

"It's worth that much to me, and a lot more, to have a good woman for a sort of daughter. Take it."

This time she accepted it, mechanically.

"Thank you, Captain Williams," she said.

The words came in a whisper, almost inaudibly.

She tried to read the writing, but tears in her eyes blurred her sight.

"You know, Mrs. Brooks," said Williams, in a light tone and his usual voice, seating himself in his chair and looking away from her, "before we got to discussing this business I was telling you about the *Sally Moran*, my first ship. Now, that

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ship—hear me say ship? She was only a schooner——”

She walked up to him and interrupted him, smiling gratefully through her tears.

“What can I do now, Captain?” she asked.

The telephone bell rang as she spoke.

“You might answer the ‘phone,” he told her.

“I’m getting almighty lazy.”

She did so.

“It’s Jimsy—Mr. Smith,” she announced.

“I kind o’ thought that fellow’d be nosing around instead of going to Boston,” he soliloquized. “What’s the trouble?”

“He’s downstairs and wants to know if he can come up.”

“Sure he can!”

“Yes, come up, Jimsy,” she called.

The Captain stroked his face thoughtfully.

“When you let him in you sort o’ smile and look into his face,” he said “He’s a kind of an old baby, Smith is, and it does him a lot of good.”

“I always smile at Jimsy,” she replied. “No one could help that, could they?”

“He is an amusing cuss,” he conceded.

He reached for the tin of tobacco.

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"You don't mind if I smoke, do you?"

"No, I don't think I'd mind if you committed arson."

"It's too hot to burn up everything," he laughed. "Besides, there's a lot of folks say I'll get enough fire after my will's read."

"They don't know you, that's the trouble," she said, the thankful tears welling to her eyes again as she looked at him.

"Smith ain't particular quick about getting here, is he?" he remarked, changing the subject. "After all he said you'd expect him to be a regular hero and drop in from the ceiling."

"What did he say?"

"That's telling," he added, puffing stolidly at his pipe. "You're going to have a hard time letting that man in if you don't find the key you threw around so careless like."

She picked up the key and unlocked the door. As she did so Smith knocked, and she let him in. He looked keenly at her as she smiled up into his face and he took the hand she extended.

"We've been waiting for you, Jimsy," she said.

A glad light came into his own eyes.

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"Emma," he observed, "I think that's the prettiest smile I ever saw you smile."

"Hello, Smith, ain't going to Boston to-night, eh?" queried the Captain.

"No, I guess them docks will be there to-morrow," he replied.

He drew his revolver, extracted the cartridges with even more than ordinary deliberation and threw them on the table.

"I just thought I'd take the pegs out of the heel of that shoe we were discussing some time since and hand 'em to you as souvenirs," he remarked.

"Thank you," was the dry rejoinder.

"I'd give you the whole darn shoe," added Jimsy, with heartiness, "only a fellow never can tell when he's going to have another sore foot."

"The trouble with you is, Smith, your foot hurts you before you stub your toe," commented Williams.

"I guess that's right," he avowed. "Ready to go home, Emma?"

"You wait for me a moment, Jimsy, I want to speak to the Captain," she said.

PAID IN FULL

"All right," he responded, going outside to ring up the elevator.

"Captain, this paper—shall I give it to him?" she inquired.

"Who, Brooks?"

"Yes."

"I would. It clears you."

"And you? How can I thank you?"

"Don't mind me. Only some time when you get settled down and are living happy again, invite me up to tea—let me put on my slippers and smoke my pipe in the parlor."

"Indeed I will. Good night."

"And, Emma," he added, ere she had reached the door, "I suppose I can call you Emma now, can't I?"

"Always."

"Pay a lot of attention to that fellow Smith. He's an awful good friend of yours."

"I've found that out to-night," she answered. "Good night."

"Good night, Emma."

When she had gone the old man sat for some time, smoking his pipe meditatively. Finally he kicked off his slippers, rose, stretched himself, sat

PAID IN FULL

down again, smiled and uttered his thoughts aloud.

“Well, Captain Bill,” he told himself “I guess you’ve paid up a part of that deficit you’ve owed decency for such a long time.”

CHAPTER XVI

O H, there you are!"

Mrs. Harris stood glaring at her son-in-law as who should say, "Ah! Jacker-snaps, I've caught you, have I?"

"I thought you were going to meet us," said Beth, with a toss of her head.

"We waited until every one had left the theatre," snorted her mother, flopping into a chair and fanning herself vigorously.

"I'm sorry. I forgot," explained Brooks, who this time spoke the truth.

"Forgot! Forgot! That's a nice excuse!"

"I didn't realize it was so late."

"You have a watch, haven't you? There *are* clocks in existence!"

"I know it's my fault."

"We looked all over for you," chimed in Beth.

"I said I was sorry," he snapped. "I've been worried about something else."

"Just spoiled the whole evening, leaving us

PAID IN FULL

there to be insulted by a lot of men," declared Mrs. Harris.

"No one spoke to you?"

"Yes. When we were standing in front of the theatre, waiting for you, a snip of a boy came up to me and said, 'Hello, little one, aren't you lonesome?'"

"Why, I thought he spoke to me!" affirmed Beth.

Her mother looked at her indignantly.

"No, he didn't," she retorted, with asperity. "I guess I know when I'm spoken to. The very idea!"

Brooks requested to be informed as to what she had done in this trying situation. She replied that she had taken Beth by the arm and run as fast as she could until she had found a policeman.

"And he was almost as bad," she added.

"When mother told him some one had called her a little one he grinned and walked away," said Beth, maliciously.

"Well, I'm sorry I wasn't there," asserted Brooks, in a tone of weariness.

"So am I," returned Mrs. Harris. "But that

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doesn't help matters. My nerves are all gone."

"Where's Emma?" inquired Beth.

He told her that she had gone out for a few minutes.

"Who with?" demanded Mrs. Harris promptly.

"I think she went alone."

"You *think* she went alone? Don't you know?"

"Yes, I do know. Suppose she did go alone—what difference does it make?"

"What difference does it make? I don't see how you dare let your wife go out alone in this part of New York at this time of night."

"Emma will be all right," opined Beth. "She's different."

"Different? She runs just as much risk as we do."

"Well, nobody stole you," growled Joe, "so I guess Emma'll get home safely."

"Where did she go?"

"I said she went out; that's enough."

"Out? Out where?"

"Emma was called out on a little business," he said savagely. "She should have been home before this. Something has probably detained her."

PAID IN FULL

That's all I know about it. If she wants to tell you more when she comes that's her business, not mine."

"I certainly do not approve of her being out without a proper escort. It isn't ladylike."

"You can talk to her about that. If she wants to go I suppose she will without your permission. How was the play, Beth?"

"Oh, it was simply great!" cried the girl, enthusiastically. "And the handsomest man! I just raved over him!"

"Beth," reprehended her mother with a shocked air, "I don't think it right to 'rave' over actors. It's all very well for them to be romantic on the stage, but when I was a girl they were always kept in their places."

"You told me that when you were a girl you never went to a theatre," she retorted.

"I didn't. But I used to hear about them, and the papers are full now of actors and actresses who seem to do nothing but get divorced and have their pictures printed."

"Don't worry—I haven't sent him any notes. I wonder where Emna is?"

"So do I," said Brooks, who was becoming

PAID IN FULL

nervous again. "She's been gone long enough to get back. It's after eleven."

"What I want to know is, where did she go?" insisted her mother.

Brooks turned upon her, and an oath almost escaped him as he snarled:

"You want to know a good many things, but it seems to me that a man and his wife can have *some* privacy. I told you she went on business. If she wants to tell you, all right; but don't try to mother-in-law it out of me!"

The entrance of Emma and Smith stopped on Mrs. Harris's lips the wrathful retort that had risen to them. She rose and greeted her daughter with an air of maternal solicitude.

"Ah, there you are, dear! Where *have* you been? We've been *so* worried."

"I *am* a little late."

"We were wondering about you, and Joe wouldn't tell," said Beth.

Smith reassured them.

"I was taking care of Emma all right," he declared. "You see, I'm a sort of utility man with the ladies—always trailing along in the rear,

PAID IN FULL

ready to touch my cap and do all the chores and errands necessary."

Emma had taken no notice of her husband, whose eyes from the moment of her appearance had been glued avidly upon her. There was nothing in her demeanor to indicate that she had succeeded. Indeed, she appeared haggard and worn out, as she was, for the emotions of the night had left her exhausted to the point of breaking down. His anxiety and apprehension increased as he marked her condition.

"Where did you meet her?" he demanded of Smith, with an effort.

"On the way home," he answered. Then, turning to the women, he inquired.

"How did you like the play, Beth?"

"I thought it was fine," she said. "So did mother."

"The play was all right," agreed Mrs. Harris, "but the evening was spoilt. Joe forgot to come for us, and since we've been here he's been almost insulting."

"I'm sorry," he said. "I lost track of the time. Besides, I'm nervous and tired."

"It sure is a hot night and sort of takes the

PAID IN FULL

life out of everybody," Smith remarked, conciliatingly.

Emma went to Mrs. Harris and put her arm around her.

"Mother, I'm very tired to-night," she said, appealingly. "You won't mind if I ask you to go home and leave me. I've something to tell you some time, but I want to be alone now."

"You *do* look all tuckered out, Emma," commented Beth.

"I am. You won't mind, will you, mother?"

"Certainly not. I'm hot and sticky myself."

"I'll take you to the subway and put you on the car," volunteered Brooks.

"You needn't mind," declined Mrs. Harris. "You're too disagreeable to-night. If you bring my purse from Emma's room Jimsy will take us, won't you, Jimsy?"

"I'm still the utility man," responded the complaisant Smith, as Brooks went on the errand.

While Beth was putting her mother's hat straight Mrs. Brooks whispered to Smith:

"Tell mother as much as I told you and then come back."

PAID IN FULL

He nodded.

"Come on, folks," he said, as Brooks reappeared with the purse. "You know time and the subway wait for no man."

CHAPTER XVII

TORTURED by suspense, Brooks stood watching his wife.

She had sunk on to the sofa and sat there, still wearing her hat, the picture of weariness and sorrow.

The color came and went in his sunken cheeks. It was certain from her attitude that her mission had failed, yet he feared to learn it from her lips.

She gave no indication of intention or desire to break the silence, or even that she was aware of his presence.

He could bear it no longer.

"He wouldn't do anything? It's all up?"

The words escaped him tremulously, in despairing tone, as though they answered the interrogation.

She did not reply, but rising and drawing from her bosom the paper Capt. Williams had given her, handed it to him.

He took it hesitatingly, almost fearfully.

PAID IN FULL

"For me?"

"For you."

As he read it the blood rushed to his face and he gave a sigh of immense relief. Joyfully he looked over to her, but there was no responsive exultation. She appeared crushed. It might have been his death warrant.

Doubting whether he had read it aright, he perused the acquittal again, with increasing exultation.

"Emma, you've succeeded!" he cried. "This means he won't prosecute and it's all right. You made him do it. You have saved me!"

She nodded her acquiescence, and he went to her, brimming over with relief and gratification, to take her in his arms.

"You're the best little girl that ever happened, the pluckiest——"

Gently she pushed him from her.

"Please don't, Joe!"

"Why, what's the matter?"

"I'm tired—very tired."

"Of course you are," he said, in a tone of concern and tenderness. "You sit down there. I'll

PAID IN FULL

bet you had a hard time. I know what Williams is."

He would have led her to the sofa, but again she repulsed him gently. He went to the table and took up the acquittal he had laid on it.

"Found my accounts to be correct," he muttered. "That means he will have the books fixed up and nothing will show. Did he say much about me?"

"Not very much."

"But I bet he gave you an awful argument. Williams is not an easy man to get to give in. But here it is, in black and white, and he can't go back on this. Did you ask him to put it in writing?"

"No."

"Then he did it of his own accord. Wonder if he called the detectives off? Did he say anything about them?"

"No."

"But it's all clear sailing now," he went on, selfishly jubilant, already planning for the future. "I can get another position and a better one. There's enough money left to give me time to

PAID IN FULL

find one. Do you think he'll interfere any more, Emma?"

"I don't know."

"What do you think—you must have some idea?"

"I haven't the slightest."

"Well, anyway, Emma, you did splendidly. You came right to the front."

As he uttered the commendation he tried again to caress her.

"Please don't, Joe!"

This time she rebuffed him sharply and moved away from him.

"Oh, all right, if that's the way you feel about it!"

He turned from her with an injured air, and, lighting a cigarette, began to pace the room. Although in his remorse during her absence he had resolved not to ask her what had passed in the Captain's rooms, curiosity, now that his confidence had been restored by the proof of immunity, tormented his vicious mind. He was not only ready, but desired to know everything that had occurred, even to unavowable details, if any such there were.



"PLEASE DON'T, JOE!"

PAID IN FULL

"He was there when you arrived?" he questioned, seeing that she showed no disposition to talk.

"Yes."

"Anybody else?"

"He was alone."

"You must have caught him in a good humor. He'd never have done this in one of his usual grouches. I didn't know you were such a diplomat. What did you say to him?"

"A good many things."

"Didn't tell him I sent you, did you?"

"He knew."

"He knew? How did he know? Who told him?"

"I don't know. He just knew."

"Somebody must have told him, and you were the only one who knew."

"No, he knew, too. I didn't tell."

"But how did you open the conversation?" he demanded impatiently. "What did you say? What's the matter? Can't you answer me?"

"I don't see why I should."

"I do. I want to know, and I've a right to know."

PAID IN FULL

She vouchsafed no reply.

He dropped his authoritative tone and became persuasive.

"You say he was alone when you arrived. How did he receive you?" he coaxed.

She remained silent.

"What did he say to you—what did he do?"

Still she did not answer, but sat as though in a stupor.

"Come, Emma, don't be contrary. Tell all that took place. You know that between us—Did he ask you to kiss him?"

"I wonder what time it is?" she said, with a shiver, as though she had not heard him.

"Never mind the time. What did he say when you asked him to let me off? He must have said a lot. You were gone long enough."

"Will you please tell me what time it is?"

"It's about eleven-thirty. What of it? Why don't you tell me what happened at Williams's?"

She rose, still in her stupor of weariness.

"Good-bye, Joe," she said.

"Good-bye?" he echoed, amazed. "Where are you going?"

"To mother's. Jimsy's coming back for me."

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"You didn't say anything to your mother while she was here about this?"

"That was for your sake. Everyone doesn't need to know."

"What are you going to your mother's for? This is where you belong—your home. And what's Jimsy got to do with it?"

"I said good-bye."

"What's the reason you can't stay here?"

"You couldn't expect me to live with you after what happened to-night?"

"Why not?"

There was consternation as well as anger in his voice.

"Because it is quite impossible—you ought to realize that."

"I don't see why it is impossible. Everything is all right now unless you've got some reason that makes it impossible."

"Yes, I think I've all the reason in the world to make it impossible. I think it's time for you to realize it."

She moved towards the door, but he ran and intercepted her.

"Wait a minute; you can't go that way," he

PAID IN FULL

said, determinedly. "You're my wife and you can't leave here without some explanation."

"I've no explanation to make," she retorted coldly. "You will please let me go. I've done my part and it's my right to leave."

"I tell you I won't let you go until you tell me the truth. What happened with Williams and how did you induce him to agree?"

"You've no right to ask that. The price I paid for that letter is none of your business. You set that price at the highest possible figure a woman can pay. Now, how I bargained or what I paid is none of your affair."

"It is my affair. I want to know, and I will know!"

"When you sent me to that man, Joe Brooks, I told you that if I made the bargain I was to make it alone; that it was to be my business alone and that I should never be asked. You agreed. I've carried out my part. You carry out yours. I gave you your freedom. You give me mine."

"There is only one reason why you should leave here now, and that is Williams. Are you going back to him?"

PAID IN FULL

She stepped back from him and swept him with a look of cold disdain.

"If there was one thing left for you to do to make you the most contemptible cad, you've done it now," she exclaimed. "When you sent me to Williams I thought you'd sunk as low as you could, but I see I was mistaken. There was a depth that even in my disgust, my loathing of you, I never imagined existed. But now you've reached it. I don't hate you. I just pity you."

A gleam of fury glowed in his eyes under this merciless castigation, and he moved towards her menacingly.

"That's not the answer I want," he said, harshly. "You're quibbling. Tell me the truth about Williams."

"You'd better let me go."

"You'll tell me the truth about Williams before you leave this room!" he shouted. "Make up your mind to that now, because that's just the way it's going to be!"

She realized that she had gone too far in her denunciation; that his anger was dangerous and that he would stop at nothing, not even blows, not even murder. He was white, his teeth were

PAID IN FULL

set and on his quivering face was an expression of ferocious determination that warned her that she must temporize and appear to give in to him.

"Very well," she assented, turning from the door. "If that's the way it's going to be I'm perfectly willing."

"Then answer me."

"I intend to do that, but I intend to do something more than merely answer that question. If you don't mind we'd better sit down."

She motioned him to a chair and seated herself so that the table was between them.

"In the first place," she went on, very calmly, "in order to relieve your mind I might tell you that I have done nothing to-night which can reflect upon me as a good woman. I had no intention of doing any such thing. So far as I can find out you are the only person who had my degradation in mind and was willing that it should happen if it resulted in your escaping the consequences of being a thief."

"What do you mean?"

"I mean that Captain Williams did not have the slightest idea of putting a price on your freedom toward which I in any way would have to

PAID IN FULL

contribute. You seem to be the only one who thought that I, with all I hold precious, was a fair figure to offer. Had I gone, had he demanded, had I submitted and brought back that paper and given myself to you again, as well as your freedom, you would have been contented and happy."

"You know that's not true, Emma," he protested. The white heat of his ire had been dulled by her quietness, and little by little he was becoming cowed.

"I know it is true, Joe, and so do you. I wanted to go to mother without having all this talk, but now that we have to talk let's be frank with each other and with ourselves. And you try to appreciate the truth as much as you are able. To begin with, it seems that I have been alone in not realizing how worthless you are. My father, when we were to be married, warned me not to take you unless I thought you indispensable to my happiness. You know that everyone else put it a little more bluntly. But I thought I loved you—I'm sure I did. Now, it seems utterly beyond belief. But then it must have been love. I mistook your egotism for a deeper sentiment, a determination of purpose, and I thought in my

PAID IN FULL

girlish way that the things you preached about socialism, the cruelty of the rich, and all that, meant that you were noble, self-sacrificing, even brilliant. Now I know the difference. You fight capital? God sometimes is kind to a fighter, but he can't have much use for a man who whines."

"You believed me then, Emma," he said, brokenly, "you know you did—you know you did."

"That's the wonderful part of it. I've always believed you till to-night, and now I know I never should have believed you. You've always been a liar and you've always been dishonest at heart. Your incompetency, the way you were distrusted by your employers, I thought was hard luck, injustice; but now I know that you never were and never will be the least bit of good to yourself or anyone else. You married me to help yourself. You tried to disgrace me to help yourself. I was willing to meet the situation, but you couldn't, and to-night you wanted to sell me to help yourself. I pity you from the bottom of my heart. I think I've told you the reason why I cannot live with you any longer."

She rose. He raised his head that had sunk

PAID IN FULL

upon his hand during this dispassionate exposition of his worthlessness and pusillanimity, this laying bare to him of his own heart, and rose also.

"Emma," he supplicated, humbly, "it will all be different. Let me start out again. Give me another chance. I'll never lie to you again and I'll never take a cent that isn't my own. I promise you I won't."

She shook her head.

"Oh, yes, you will. You can't help it. Captain Williams told me to-night that a woman who was good couldn't be bad, and a woman who was bad couldn't be good. It's that way with men. One who is inherently honest could never be dishonest, and one who is inherently dishonest could never be honest. You are both a thief and a liar and there is no hope for you. You've struck the downward path and you'll keep on going until the end. If you ever had a chance it was with me, and you've thrown it away. I'm sorry, more sorry than I can tell. Good-bye."

He leaped to the door, which she was about to open, and placed his hand against it.

"Emma, you mustn't go—you can't go—I will not let you go."

PAID IN FULL

"I will go, and I request that you will open the door," she said, firmly.

She grasped the handle, but he put out his arm and forced her away.

"Enough of this tomfoolery!" he cried, with a savage scowl, following her up menacingly as she staggered back. "I'm your husband; I order you to stay here, and here you'll stay!"

"It only remained for you to strike me!" she gasped.

"Strike you! I'll strangle you if you ever dare to try to speak to me again as you have done this night. I've borne with you and humored you and put up with your insults too long. What I did was for you, and you know it. What you did, about which you are giving yourself such airs, is no more than any wife would do for a husband who'd acted as I did. That's all there is to it, and I don't want to hear any more about it, now or at any other time. I'm master in this house, and I'm going to remain master."

"You are not my master, and you can't frighten me with your threats," she retorted. "Open the door this instant!"

He grasped her roughly by the arm.

PAID IN FULL

"You take your hat off and go to bed," he ordered, pushing her towards the bedroom. "That's the best place for you."

"Never!" she panted, wrenching herself free and grasping a vase on the table to defend herself with. "If you make one step towards me, you coward, I'll scream for help."

Rushing at her, he seized her by the throat and hurled her on the sofa. His fingers tightened their grip, choking all utterance.

"You will leave me, will you!" he cried, shaking her with all his strength. "Leave me! Leave me! Then you will leave me dead!"

He did not hear a knock nor the opening of the door that followed it.

A hand gripped him by the collar and his own grasp of Emma's frail form relaxed. The hand swung him round and sent him reeling across the room.

"What's the matter with you, Brooks, has it got to wife-beating now?"

Smith stood looking at him scornfully.

Emma struggled up, more dead than alive.

"Oh, Jimsy!" she cried, "he tried to kill me because I would not stay with him!"

PAID IN FULL

"All right, Emma, you go now," he replied.

"You stop here!" commanded her husband, furiously. "What does this man mean by interfering in my affairs?"

"I guess that man has a big claim on your gratitude," said Smith. "That's two escapes you've had to-night—one from the penitentiary and one from the electric chair. You've a whole lot to be thankful for if you only knew it, Brooks, but it looks like you don't."

Emma had reached the door and hurried out without looking back. Her husband would have rushed after her, but between him and the exit stood the tall form of Smith, and there was something in Jimsy's look, in the lines that had tightened about his mouth, that caused him to hesitate. He had never imagined that the kind, genial face could take on such an expression. The eyes had become hard and forbidding, and under their keen gaze the man's feeble courage wilted.

"Brooks," said Smith, "you have no more rights; you relinquished them all under the terms of your deal with Emma, and you have been paid in full. Of course, if you repent of the bargain

PAID IN FULL

Captain Williams, as a party to the contract, may be induced to cancel the receipt and leave the matter as it was earlier in the evening. I will get him on the 'phone in a jiffy if you say so."

A smile so sickly, so distorted with baffled rage that it became a hyena-like grimace, flickered on Brooks's visage.

"I see," he said. "You've all turned against me, now you think I'm down. Well, as you like. Consider I've been paid in full. I'm agreeable. I've done nothing but slave for her for five years and been kept down by her. I didn't send her away, but seeing she's going against my wishes—she'll stay gone. It let's me out. In future I'll only have myself to think of, and you bet I'm going to do it."

"That's up to you," retorted Smith, sententiously.

Without saying good night he turned and left the room to rejoin Emma, who was waiting for him at the bottom of the elevator shaft.

PAID IN FULL

CHAPTER XVIII

WASHED with rain the stars, "forget-me-nots of the angels," blinked limpidly from the sky of violet blue. The moonlight flooded the country, percolated in soft, refulgent cascades through the spruces and hemlocks, and traced with its witchery weird arabesques in the glades. At its touch the raindrops that quivered at the tips of leaves and pine needles were transformed into pure white brilliants. It threw into relief the upper wood-clad slopes of the mountains, which deepened with shadow as they descended, billowed out boldly again into the light and rolled into the sombre, mysterious abysses of the valleys. On the loftiest peak which undulated unevenly on the skyline as though it sought to surge still nearer the firmament, a tree, towering above the rest of the forest, stood out like a cross. Down through the clearings glinted a lake splashed with a wide cloth of silver sheen. Unseen waterfalls and riv-

PAID IN FULL

ulets plashed and gurgled their joy most musically as they hurried down to it.

The drop-curtain of night had shut out the rain mists that had made a day of gray dreariness and had risen again after a while to disclose a scene in which Titania and her court would have held gleeful revel.

On the road that ribboned through the forest and up from the lake walked Emma Brooks and her sister Beth, the latter grumbling.

"You are the queerest girl," she complained. "No one but you would think of coming out in such weather—not a soul. My shoes are so heavy with mud I can hardly lift my feet."

"Oh! I just had to! I love it," replied Emma, "I simply could not stay indoors. I know now what a bird must feel like when it is caged. You must humor me, little sister. I have been born again—awakened to a new life. If I could I would climb to that cross on the sky, cling to it and ask God never to let me return to earth. May His name be praised for ever and ever, world without end. My soul, snatched from the swirlfire of sordidness, of sorrow, of baseness, that seared it, must expand or burst. My life

PAID IN FULL

for so long was depressed in the fog, like that we came up through to-day to emerge at last into the brightness of the mountain tops. It is hard to realize that I have left all this behind and am free in the light."

"You certainly have had a hard time of it with that beast," admitted Beth, stopping to take breath.

"Listen!" went on Emma. "Don't you love that chorus of the frogs and the grasshoppers? I think there is something weirdly exquisite in these noises of the night that we do not hear in the city, that I have not heard for ages and ages. Oh, I wish the woods here were full of the old-world nightingales that the poets say 'feed the heart of the night with fire,' 'sate the hungry dark with melody'—don't you? And don't you love this incense of the soaked earth and its verdure? It lifts me to the clouds there, that drift like silver snow past the moon. I am a cloud:

"I bind the sun's throne with a burning zone,
And the moon's with a girdle of pearl;
The volcanoes are dim and the stars reel and swim,
When the whirlwinds my banner unfurl.
From cape to cape, with a bridge-like shape,

PAID IN FULL

Over a torrent sea,
Sunbeam proof, I hang like a roof,
The mountains its columns be.
The triumphal arch through which I march
With hurricane, fire and snow,
When the powers of the air are chained to my chair,
Is the million-colored bow:
The sphere-fire above its soft colors wove
While the moist earth was laughing below."

She laughed aloud in her light heartedness and the joyous peal went echoing through the wood.

"Lor,' Emma, how you talk!" said Beth, marveling at her sister's exaltation, which she did not understand. Since she had grown to young womanhood herself she had been rather prone to patronize Emma, the little housekeeper, following in this the lead of her mother. Emma had always submitted with amused indulgence—her experience of the grim, unromantic duties of her married life had made her wondrous wise in some respects—and she had never opened her heart to her. Now she stood revealed as a woman transformed, of an elevation of thought and sentiment that impressed the unpoetic Beth with a little awe and a good deal of respect. She could find no suitable comment to make, and they trudged on

PAID IN FULL

and upwards in silence through the mud, past cheerful lights that glowed through windows of bungalows and cottages among the trees, until they came to a miniature dwelling ensconced in a bower of laurels.

At the door stood Mrs. Harris. She was displeased.

"For goodness sake, where have you been?" she exclaimed, as the girls entered. "I began to think you had fallen into the lake or off a rock, or that some other dreadful thing had happened to you, and was scared to death."

"Emma," said Beth, dropping into a chair, "is impossible. She insisted on walking right to the lake, though the roads were awful and ankle deep in mud so sticky that I thought I'd have to leave my rubbers in it. Don't forget, too, that it's all uphill coming back."

"Oh, I never enjoyed a walk so in my life!" declared Emma. "It was magnificent! I couldn't have slept, I couldn't have stayed in bed if I hadn't taken it."

But Mrs. Harris refused to be mollified.

"And I won't be able to sleep because you've made me so nervous," she complained.

PAID IN FULL

Emma went to her, put her arm about her and kissed her.

"Don't be cross, mother," she pleaded. "You know this is my first sniff of real country for a century, and I have never been in the Catskills before, and therefore never so near heaven. I am a little girl again, as full of childish joy as I used to be when father took us on those trips which now seem like a dream, they were so long ago."

"If your father hadn't been so 'easy' we'd be owning a handsome cottage at one of the fashionable places in the Adirondacks instead of hiring a mean little bungalow here," lamented Mrs. Harris.

"I don't believe there's any spot in the Adirondacks or anywhere else on earth more beautiful than this, from what I've seen of it to-night," returned Emma, enthusiastically. "And this tiny bungalow, perched on the hillside among the bays and hemlocks, is a fairy castle of delight. From it you can look out upon paradise."

"My child, you say that because you've never seen anything. It's a place one comes to hide one's self in. No fashionable people ever come

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here, and one has to be *so* particular. But what is one to do—one can't remain in New York in the dog days!"

"For me, I'm sick and tired of the mountains," announced Beth. "I'd like to go to Newport, where we'd stand a chance of meeting somebody, and where, anyhow, we'd be able to *see* real society people. But mamma insists on coming up here year after year because she thinks sea air doesn't agree with her."

"I don't think anything about it! I know what does and what does not agree with me, I suppose!" snorted her mother.

"Bother society!" said Emma happily.

Both her mother and Beth looked shocked.

"Emma, how can you say such a thing?" reproved Mrs. Harris, enveloping herself in an air of loftiness. "I hope you have not allowed yourself to be influenced by the anarchistic vaporings of your—of that unspeakable person whose name is not to be mentioned?"

"I've read somewhere that fine society is only a self-protection against the vulgarities of the street and the tavern," chirped Beth, primly.

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"That all depends on how you define 'fine society,' Beth," said Emma.

"I mean the society of wealth, the 'Four Hundred,' of course. I pray every night that I may marry a duke or a count."

"Beth has such elevated ideas," commented her mother, admiringly.

"Such petitions," observed Emma, becoming grave, "never reach the Mercy Seat. It is said that at midnight every New Year's Eve, when the bells of the churches ring out the dying year, there issue from the belfries streams of vapory spirits with distracted, terrified faces, their hands clasped to their ears. They are the prayers that never rose any higher, prayers of worshipers in the churches who repeated them mechanically, as they are accustomed to do every Sunday, without realization of the significance of the words they utter; prayers muttered by those whose thoughts were on other things; prayers of the hypocrite; prayers of the humbug; supplications to the Most High for the preposterous and the impossible; prayers of those who do not practice what they preach; prayers of those who do those things which they ought not to do and leave un-

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done those things which they ought to do, and think their weekly glib confession of it and their obolus in the collection plate absolve them. With the jangling and clanging of the bells they are borne by the winds over mountain and sea, and are lost forever in the eternal void between the worlds. All such prayers, wherever uttered, must share this fate."

By this time Mrs. Harris was agape, too astonished to utter a word.

"Gracious, Emma!" gasped Beth. "You talk like a book. I don't know what's come over you."

"It is my new birth. I told you it was as though I had been born again. I hope you will marry a duke or a count if you want to, Beth. As a rule I believe they are real men, every whit as worthy as good men who don't bear this distinction of title. Still, the field is necessarily restricted, and you mustn't forget that there are other noble men, as distinguished from noblemen—men of sterling value, who ring true under every test."

"Like—like Jimsy," ventured Beth, with a dubious air, casting about and on the spur of the

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moment thinking of none other she knew who would fit the description.

"Like Jimsy," assented Emma, emphatically.

"But he's so ungrammatical, so—er—shy on education. Besides which he hasn't any money," objected Mrs. Harris.

"None to speak of," seconded Beth, pursing her lips deprecatingly.

"Aside from that, though," conceded Mrs. Harris, "I must say that Jimsy's a real good man and most obliging. He can't help his upbringing."

"How about Capt. Williams?" questioned Emma. "How would you class him?"

"My dear," answered her mother, "you wouldn't put him in the same class with Jimsy—I mean socially. He's so rich! I wouldn't be surprised if he were several times a millionaire. Remember, he has two automobiles. And the handsome way he treated you! Why, he crossed out the sixteen thousand dollars that abomination stole as though it were a matter of sixteen cents."

"A man's true wealth is the good he does in this world, mother, according to Mahomet."

"That is how it may have appeared to that for-

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eign prophet in the year one," retorted Mrs. Harris, with a tone of finality, "but in this age of horse sense in the United States a million dollars in the bank is the real standard of wealth. With money you can do everything. If you have plenty of it you can do plenty of good, and everybody else will sit on the fence and clap; but if you haven't any you are no good to yourself, can do no good to others and everybody else will get down from the fence to kick you,"

CHAPTER XIX

LEFT to his own devices, Brooks took a survey of the position in which he found himself, and his conclusion was not without gratification to him. For his immediate needs he had no cause to worry, notwithstanding that he was without employment. As he had observed to his wife, he had enough money on hand to give him time to look for a better place. The clean "bill of health" she had been the means of obtaining for him from Capt. Williams had, in fact, left at his free disposal, as his own property, several hundred dollars from his stealings and last "plunge" on the horses, which had been a winning one. Then there was the furniture and the piano. The piano was supposed to be Emma's and he felt sure she would send for it, but he had no intention of surrendering it. Not one stick, not one penny would she ever get out of him after the way in which she had treated him. The very day after her departure he sold the

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instrument to the piano house from which it had been purchased.

Within three days he had removed from the hotel where they had lived in state for such a brief period, and transferred such furniture as he required to one room in a bachelor apartment house. The rest he disposed of for cash. In taking a room and furnishing it himself, instead of following his first impulse and going to a boarding house to live, which would have been cheaper, he had been influenced by the reflection that it would give him more freedom to do as he liked. He was a bachelor again to all intents and purposes, and he resolved to enjoy his liberty to the full. He had had enough of married life with its cares and the discipline of restraint it imposed. Once more he was "one of the boys." There was no one to consider but himself. As he thought of this and counted up his available funds his selfish heart leaped with glee. To make his position unmistakable and discourage any disposition on his wife's part to return to him he forwarded, care of her mother, her portrait, that had been conspicuous on the parlor mantel—after taking it from

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the gilded frame in which it had stood. On the back of it he wrote a verse of an old song:

“My wife she ran away from me
Some two or three weeks ago,
And now she wants to come back again,
But I tell her it's no go.
'Once bit twice shy,' is my reply,
And if it was to rain
Cats and dogs and mussels and frogs,
I'd never have her back again.”

There was no word of explanation beyond this insulting doggerel, and he was careful not to give his address. He chuckled as he put it in the letter-box. No doubt she was already repenting of her action and wanting to return to him, but he would never take her. At times he was a little uneasy lest she should seek to discover his whereabouts for the purpose of making a claim for support, but as the weeks wore on and nothing was heard from her he became reassured.

He had had little difficulty in procuring work, thanks to Capt. Williams's note accepting his resignation, and soon was established as assistant to the receiving teller in a bank with a salary of twenty-five dollars a week. With this and the

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money already in his possession he deemed himself rich, and his fitful optimism obtained the ascendancy once more in its usual extravagant form. But his escape from arrest had been a lesson that had sunk in deeply. He vowed never again under any circumstances to "borrow" from the funds he handled in the course of his duties. He eschewed horse racing also, knowing that if the bank officials became aware that he was gambling he would lose his place that very instant. Thus Joseph Brooks, bachelor *de facto* if not *de jure*, reformed and led a model and strictly selfish life. He was his own household god.

After awhile his fellow employes noticed that Brooks, the spry, genial Brooks, who had won the good will of everybody, as he had in the general office of the Latin-American Steamship Company, manifested a tendency towards moroseness, that his face at times assumed an expression of melancholy. Despite his love of self, he was of those natures which do not thrive in solitude. At first his new life had been all that he could have desired and he had enjoyed to the full the liberty for which often he had sighed in secret. He had found ample distraction in the

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society of his male acquaintances with whom he had dined out and whom he had accompanied to places of amusement. As the novelty had worn off, however, he had begun to find their company less satisfying. He never had cared much for the companionship of men; his inclination always had been towards that of the opposite sex. Accustomed, also, as he had been for so long to the consolations of home life, to the thoughtful, affectionate ministrations and bright presence of Emma, he was bound, sooner or later, to miss her.

“There’s nothing in this living alone.”

The avowal came one night after he had spent an evening at the theatre with two sociable fellow clerks and he gazed around his silent, cheerless bedroom. The deadly feel of solitude was upon him and his abode, and had been for some time. It had grown stronger and stronger until the thing which he had refused to admit to himself would not be suppressed and welled to blurted utterance. Although he had not at any time loved Emma with that ineffable passion which is the golden ladder upon which the soul mounts to heaven, yet she had filled a larger

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place in his heart than he had ever had any complete idea of prior to her absence. His sentiment, fostered by his selfishness, revived with violence under his introspection. He yearned for Emma's smile of greeting and the kiss that accompanied it at his homecoming, for the numberless sweet attentions she had lavished upon him. He asked himself whether his present mode of living forlornly, which cost him more than he had bargained for, *was* living. He contrasted what he was getting with the comforts his little manager would have procured for the same outlay in their home and was compelled to admit that he was existing rather more than less miserably.

And quite aside from all these things to which she had accustomed him there was Emma herself. How pretty she was, how gentle; how sweetly she had put up with his ill-humor. She was different from any of the girls and women he had ever been acquainted with. He was sorry he had sent the photograph—not alone because he felt that he had made gratuitously a false move, but because he wished he had kept it for himself. There was not one per-

PAID IN FULL

sonal object remaining that had belonged to her. The little ornaments she had liked, her clothes, the trinkets she had left behind, he had disposed of in his haste to get rid of everything that could recall her or to which she might lay claim.

He wondered if she, too, was sorry for their separation. She must be. How could she live under the eternal nagging and fault-finding of her mother, and the lording proclivities of Beth and not long to return to the independence of her own home? The fit of anger and resentment in which she had left him once passed her love for him must have returned.

She *had* loved him. His memory evoked the distant vision of her frail, lithe form clinging to him as she gazed up into his eyes, her own aglow with the glory of her adoration and its delirious intensity. He felt the blissful pulsations of her heart throbbing against him its pæan of passion, heard the red, reason-drawing lips murmur her soul's ecstasy in words of flame and beauty, felt the thrill that shivered through him as his fingers threaded caressingly the shimmering cloud of her tresses. That was long ago in their early possession of each other, when she had awakened to

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knowledge of herself and had worshiped him as a god, fountainhead of joy and light for her on earth.

This transcendent passion had not found in him the responsiveness it craved and which alone could nourish it; he had been incapable of maintaining himself on the pedestal of idealism on which it had placed him, and, like a storm wave that piles impetuously again and again against a perpendicular cliff only to recede upon itself, its violence had gradually subsided. He who had had surfeit of love, whose soul was not attuned to the magic music of its lyre—had not been fashioned to an appreciation of its esthetic sublimity—began, now that it was his no longer, to get a glimmering of what it all meant, to comprehend vaguely what his material mind had been unable to grasp. Emma had been an enigma to him often, a riddle that had bored him at times. His blunted senses sharpened by desire of her perceived that stupidly, ignorantly, he had disdained a treasure beyond price.

But remembering what he had been to her, and that she was still his wife, he believed that a reconciliation could be brought about. This be-

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lief was long in growing upon him, and when it took shape it was the offspring of his wishes. Other factors, also, had a share in forming it. Sentiment and Desire took counsel with Advisability; Selfishness weighed the pros and cons. In the end Sentiment and Desire, being the stronger, adjusted objections to their own point of view. But even then it was some time before he could summon up courage enough to take any steps in the matter.

Summer had given place to winter and returned again since Emma had left him. In all that time he had not heard from or of her. He had made no attempt to see Jimsy Smith or any of his former friends and associates, having at the time of his wife's separation from him vowed to keep to himself and break with the past altogether.

Now he bent his thoughts upon how best to effect the rapprochement. Should he write Emma, expressing his contrition and begging her forgiveness? His pride stiffened at this proposition. Should he write and request an interview with her? If he could see her he believed he would have little trouble in persuading

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her. But, counseled by her hateful mother who always had despised him, she might refuse to see him. Perhaps the best way would be to approach her through some one else. The only person he knew of who by any possibility could act as intermediary was Jimsy Smith, the general utility man.

Requisitioning Jimsy's services did not appeal to him. He had long been jealous of his prosperity, and of the fact that he had once been a suitor for Emma's hand, although jealousy on account of the latter circumstance was rather the outcome of envy of his success in business. Nevertheless, Jimsy, like the objections to taking Emma back, was brought into harmony with the needs of the situation. He was indispensable, and the more Brooks realized this the higher became the degree of favor to which he restored him. It had been bad policy not to keep in touch with Jimsy, a serious mistake. Smith, however, was such an "easy," obliging, warm-hearted fellow that there would be no difficulty in squaring things with him and getting him to act as go-between.

He resolved to call on Jimsy.

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CHAPTER XX.

DESTINY is a strange thing. Under many a quiet exterior smoulder fires of volcanic passion that never are fanned into activity because the essential puff of cause has never stirred them. The patient dullard whom chance or opportunity would have transformed into a leader of men and a great organizer plods on with docility to his obscure grave. Jimsy Smith had had conceptions of comfort and life on a large scale that he had never attempted to carry out even *in petto*, for the reason that the one thing upon which they were based, the one incentive, was lacking—a wife. Given wealth and a woman responsive in the same degree to the profound devotion and large ideas of which he was capable Smith might have developed into a magnificent nabob, a great statesman, or a great “captain of industry;” certainly into a great and wise philanthropist. Given such a woman as an inspiration, he might with his strength of mind

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and self-control have won from nothing to a position that would have enabled him to live in some accord with the aspirations that once had illumed his day-dreaming.

As it was, he had banished day-dreaming from his plan of existence. His philanthropic streak had found a natural outlet in consideration for the rights and weaknesses of those with whom his daily life brought him in contact, and in unsparing service-rendering for the few beings on earth for whom he entertained real regard. He had fixed a rigid line of demarkation between right and wrong for the governance of his own conduct that he never permitted himself to overstep, but the failings of others he was prone to condone and ever was ready to stretch forth a hand and help a weakling to set himself straight. For luxuries unshared he cared nothing, wherefore his habits were plain and his needs of the simplest, though he never stinted himself when he fancied he wanted anything. He earned enough and had saved enough to gratify every reasonable desire.

Jimsey occupied two furnished rooms in a small, quiet boarding house. He had lived in the place

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ever since his arrival in New York, and the only change he had made was to take a private sitting-room in addition to his bedroom when his means admitted of it.

It was here that Brooks found him when late one evening he called there. In the old days he had had unrestricted access to the rooms, therefore when he presented himself at the boarding-house the landlady who responded to his ring merely exchanged a good evening with him and let him in without announcing his arrival.

Jimsey, cigar in mouth, was working at some plans and figures in the light of a reading lamp when Brooks opened the door. He looked up from the table with no evidence of surprise as his visitor entered.

"Hullo, Jimsey!"

"Hullo!"

Smith might have expected him and regarded his presence as an ordinary thing for all the tone of his response to the salutation indicated.

"How have you been all this time?"

"About as usual. How have you been getting on? Take a chair, won't you?"

He did not see the hand that Brooks extended

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for the reason that he was rolling up the plans that had been stretched before him.

Brooks sat down in the only other armchair, on the same side of the table. On entering he had been very nervous. His customary aplomb revived as he found that Smith was apparently the same old Jimsy.

"Oh, fine," he replied. "Thought I'd just drop in on you and see how things were."

"Thanks. Have a cigar."

Smith pushed the box towards him and he helped himself to one and lit it.

"I feel like I owe an apology for keeping out of the way so long. I suppose you wondered what had become of me?"

"I have often wondered."

"Well, you see, I was sort of cut up after the way Emma left me. It was enough to make me feel sore. There was no excuse for it. Then I've been awfully busy. I got a job in a bank as assistant receiving teller, at a real living salary. A fellow isn't ground down there and there's a chance to get on. They treat you like a gentleman, not like a Lascar cabin boy. I ought to have quit the Latin-American Line long ago.

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I'd have been something by this time and there would never have been any trouble. I was afraid, though. A fellow can't do as he likes when he's got a wife to keep, you know. I suppose old Williams is still slave driving?"

"Williams is still president of the company."

"Well, he'll get what's coming to him from somebody one of these days."

Smith made no comment.

His visitor puffed smoke rings towards the ceiling.

"Say, Jimsy, you don't give one the impression that the world disagrees with you—you look immense."

"There's never much the matter with me," Brooks."

"'Brooks'! Why 'Brooks?' What's the matter with 'Joe?'" You needn't be so darned ceremonious. You haven't got a grudge against me because I stayed away so long, have you?"

"No grudge whatever."

His visitor frowned. He was in some doubt as to the precise significance of the reply.

"Oh, well—let it go," he said. "How's the old woman?"

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"You mean Mrs. Harris?"

"Who else would I mean except my saintly mother-in-law?"

"She was well at last reports."

There was another pause in the conversation and Brooks stared hard at the ceiling.

"I guess you're a fixture here—you wouldn't be happy in any other lodgings," he went on, looking at Jimsy, who was eyeing him with his usual calm expression that was neither cold nor kind, yet partook, if anything, of kindness. "You ought to see the cute little quarters I have. They're in a bachelor apartment house. I want you to come around one of these evenings. We'll have a bite of dinner and go to a show afterwards. Here's my card, so's you won't be able to say you've forgotten the address. You'll come, won't you?"

"Maybe, one of these odd evenings. You see, I'm working early and late just now. The company's going to make some extensive improvements. We've got to provide accommodations for more boats, and I'm a busy man, so you mustn't bank on me for awhile."

"All right, if that ain't a refusal—any evening

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you can dispose of will suit me. Just let me know you're coming, that's all."

For the hundredth time his eyes wandered to portraits of himself and his wife in a silver stand on the table. They had presented photographs and stand to Smith soon after their marriage.

"You've still got that, I see," he said, indicating it with a nod of the head.

"Of course."

"How is she, by the by?"

At last he had brought the conversation round to where he wanted it. He had lacked the courage to come to the point at once and declare the object of his visit.

"Emma? Oh, she was all right when I last heard about her."

"Heard about her? She's living with her mother, isn't she?"

"Certainly."

"Don't you visit them quite often?"

"I haven't seen them for some time. All the family's out of town."

Brooks could not conceal his disappointment.

"Where are they staying—is it far from the city?"

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"Quite some distance."

"Well, where is it—at the seaside—in the country?" he demanded, exasperated. "Why don't you come out with a straight answer instead of dodging? What do you think I am? What do you think I came here for?"

"You said you came to see how I was getting along."

Brooks could have kicked himself for having been betrayed into losing his temper. It was a bad break for a man having a favor to ask.

"Of course I came for that, Jimsy," he said, the anger gone from his voice. "But it's only natural I should ask for news of my family. You don't seem to think I have any rights or feelings. I am still Emma's husband, and it ain't because we've had a tiff that we're to be at cat and dog for the rest of our lives, I suppose?"

"I haven't forgotten that you're Emma's husband, Joe, but the matter of your 'rights' is open to a difference of construction, and I'm entitled to my own opinion. I do consider it perfectly natural, however, that you should be curious about your family, and I've answered every question you've put to me except the last. I'm under

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promise not to disclose their whereabouts to anybody. That's why."

"Yes, you've answered my questions, but you've confined yourself to 'yes' and 'no,' as if you were a witness under cross-examination."

He passed his hand over his eyes and sighed.

"It ain't like you, Jimsy," he continued, "it ain't like you a bit. I thought you, at least, wouldn't turn against me. He's a good man who never does anything wrong."

"That's right. I guess there are more men who do wrong and aren't found out than there are men who do wrong and are discovered, and I ain't in the business of heaving rocks at any man—certainly not at you."

"I'm glad to hear you say that. It ain't because I was led by my feelings for her into taking what didn't belong to me that I'm to have it tagged all over me and be avoided like a leper all my life. I've been living on the level ever since. You can believe me, Jimsy—ask the bank if my accounts ain't in order—and I'm going to keep straight, too. What more can I do, except say I'm sorry? What more does anybody want me to do?"

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"Nothing, I should think."

"You believe me, Jimsy?"

"Joe, I believe you're speaking the truth, and I hope with all my heart and soul you'll keep right on the way you're going. And now you know how I feel about it, come right out and tell me what brought you here."

"I will, then. I want to know about Emma. It's a year now since she—since we separated, and I won't stand it any longer. I want her to come back to me. I simply can't do without her."

He looked at Smith expectantly, but the phlegmatic Jimsy made no remark.

"You see them often. Do they ever speak about me?"

"They have never mentioned you in my presence since the night Emma left you."

"Do you mean to say that nobody has made a remark about me or tried to find out what had become of me?"

"Not to my knowledge."

"I never believed Emma would sulk so long. I'll bet she's as sick and tired of this business as I am. If she ain't had enough of the old woman

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and that stuck-up little chit of a Beth by this time I'm no good as a guesser. I know Emma—they must have baited her to death."

"Maybe, but if they have she hasn't told me about it, and she don't carry it writ on her countenance so's you'd notice it."

"Jimsy, I must see her. Tell me where she is."

"I can't do that."

"I insist on knowing."

"You can't find out from me. I'd tell you willingly enough, but she served an injunction on me ages before you came here, and I'm not going to put myself in contempt of court."

"Well, I'll find her pretty quickly when they get back to town."

"All right."

Brooks jumped up and nervously knocked the ash from his cigar onto a tray.

"You've known Emma and me for over six years, Jimsy," he said. "And you know all about us and how happy we were together—how I tried to make her happy, risked everything for her. You were always a good friend to both of us. That's why I'm here—that's why I'm going to ask you to do me a favor. Will you?"

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“Joe, I’ll do anything within the bounds of reason.”

“I knew you wouldn’t refuse. Here’s what I’d like you to do: I want you to see Emma alone—not with her mother and Beth around; they’d queer everything. I want you to ask her to let bygones be bygones and come back to me. We’ll begin all over again, and this time we’ll begin right. Tell her I’m well fixed. I’m ahead of the game. I’ve got money by, earned and saved it, and a good place. There’ll be no more hard pulling like there was in the old time. Tell her I’m more sorry than I can express for our little misunderstanding—sorry and miserable. Tell her I love her more than ever, and that if she will see me she will understand.”

Smith nodded assent.

“And, Jimsy, put in a good word for me—plead for me—do it as if it was for yourself. Emma will listen to you when she won’t to anyone else. You know she thinks a whole lot of you. Will you do this for me?”

“Yes, I’ll do it, Joe.”

“Soon?”

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"Let's see; this is Tuesday. I'll see her Sunday—go on purpose."

Brooks went to him and seized his hand with both his own.

"Jimsy, you are the best ever!" he exclaimed, fervently. "I knew I could count on you. I'll never forget this turn you're doing me, never! And Emma will appreciate it, too. Good night and God bless you."

He wrung Smith's hand again.

"You needn't get up, old boy," he insisted, holding him down in the chair. "I know the way out with my eyes shut."

At the door he turned with this recommendation:

"Don't forget, Jimsy; plead with her as if it was for yourself."

Smith sat staring straight before him for an hour.

PAID IN FULL

CHAPTER XXI

UP in the Catskills little chrome-hued clouds had groped into the valley below Mrs. Harris's bungalow during the night, and, surprised by the daylight, were drifting slowly about, utterly lost, trying to find their way out of the trap to the plain at the foot of the mountains, dotted with groups of toy houses and Noah's Ark trees. Across the valley the forested slopes loomed blurred and softly blue in mist. Save for some attenuated fleecy feathers that streaked straight to the horizon and brushed the tips of the hills there the sun had the whole sky to itself. Everything presaged a hot day.

Early though the hour was—the clock had not yet struck six—Emma was out on the piazza, dressed for walking. She wore a cool, clinging costume of pale, straw-colored tussah so short that it descended little below the tops of her high buttoned light tan shoes. A soft felt hat, such as men travelers roll up and carry in their pockets,

PAID IN FULL

was secured to her fair hair by a hatpin, and its limp border hung down and shaded her eyes. These, of a blue that rivaled the heavens, were sparkling with admiration of the scene and her cheeks glowed with health. She made a lovely picture as she stood gazing out into the valley. Jimsy Smith, who had stopped on the road above on his way from the hotel, where he had put up the night before, and of whose presence there at that moment she was quite unconscious, thought he had never seen any picture so beautiful in all his life. But, then, Jimsy's judgment was biased. He had always considered Emma pretty, and found something to admire in her, even when, with grimy hands and in soiled cotton dress, she was engaged in the unpoetical occupation of polishing the kitchen stove.

Beth, her hair twisted into little wave knots with queer pins, and attired in a pink wrapper, joined her.

"Why don't you get your things on and come with us?" urged Emma. "Jimsy will be here at six o'clock."

"Me? North Mountain? No, thank you! I had enough walking yesterday. I'm going to

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church; mother's coming, too. We didn't go last Sunday, and the whole park will be gossiping if the family isn't represented sometimes by some one or other. They'll think we're all pagans. Besides, I'm going to wear the new gown Jimsy brought up for me from the dressmaker's. Wasn't it lucky he was coming? It wouldn't have been here till Tuesday or Wednesday. That man's always on hand just when he's wanted. Won't those Parsons girls stare! It'll give them something to talk about all day."

Jimsy walked down through the laurel bower.

"Beth," he said, by way of salutation, "that's the most common-sense mountain-climbing outfit I ever saw."

"It's very rude to make remarks about people's clothing when they're not dressed to receive," she retorted. "You're not privileged to express any opinion. It's too early."

"This is where the early ungodly bird catches the matutinal angel unawares. It's rather unusual for you to be up at this hour, isn't it?"

"I should say so! On a Sunday morning, too! It's perfectly heathenish! But it's quite impossible to stay abed with Emma carrying on as if it

PAID IN FULL

was the middle of the day. She's been humming all over the house since five o'clock, and all that because she's going for a climb."

"Why, she hasn't slept a wink thinking of her new dress," laughed Emma.

"Well, Beth, by the time you've got your halo out of curl and settle down in your pew," observed Smith, "we shall be several hundred feet nearer the other cherubs, listening to the solemn anthems of the whispering pines. Yes, I said 'the solemn anthems of the whispering pines.'"

"Jimsy, if I didn't know different I'd suspect you of being a poet. The next thing we know you'll be wearing your hair long and pouring out your soul in Sapphic strophes, like—like Emma, here."

"Does Emma do that?"

"Does she? Oh, my, you just ought to hear her when she lets herself loose!"

"I don't know that I've sampled that particular brand of strophes, and I ain't quite sure that I know just what strophes are; but if Emma thinks they're all right I'll stand for 'em."

"Oh, come on, Jimsy; don't listen to her non-

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sense," laughed Emma. "You've had your breakfast, haven't you?"

"Yes, I'm all ready."

They started out briskly, Emma showing the way.

"Do you know, it's a real treat to go walking with you," she said. "I know you love it. I've heard you say so. Beth can't bear long walks, and as for mother, she rarely goes farther than her piazza rocking chair. But I've dragged Beth about and learned every path through the woods to the summits and plateaus. This is the second summer I've been here, you know."

Deserting the beaten path, they ascended through forests of trees of every description, but as they proceeded along the path in places ankle deep in wet moss, and pushed through underbrush that kept Smith busy breaking a way for his dainty, but hardy and seemingly tireless companion, they came into the fir region, amid hoary giants that shot sheer to such a height that they seemed to form pillars for the canopy of the heavens. Some of these had been blasted, rent asunder, broken off where the glaive of the storm king had flashed. Some, stricken prostrate dim

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ages before, were crumbling into the dust to which all things must return. Emma regarded the great trees with awe, but Smith laughed. He told her they were as saplings compared with the mighty trees of the West. He tried to describe these, and became filled with the fever of immensity. The long unfelt influence of the borderless prairies, the mammoth mountain chains far flung through the prodigious spaces of the sunset lands that diminished their proportions, was upon him. His soul strained to burst its tethers and soar upward into the infinite, where it could expand unrestrained. Burning words, never used, unimagined before in his unlettered mind, adequate to depict this liberated spirituality, compelling words that would have lifted to his range of vision and comprehension, surged tumultuously to his lips—to die there. For the source of their inspiration, of this tremendous flight into the divine azure from his regulated rôle of the commonplace and coldly practical, was the woman at his side, the one being in the world who was dear to him, and ever had been, whom he held in little less reverence than he did his Maker. For Duty, which before had trans-

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formed his passion into a fraternal affection, but which Circumstance had transmuted again into love, intense, profound, consuming, confronted him with withering austerity, inexorable.

He broke off his description of the forest giants and vast freedoms of the West with a conclusion in his ordinary street-surface language.

"But there—it's no use me trying to do any lecture platform stunts. I wasn't born with the gift of the gab. Emma, them things have got to be seen to be appreciated. There's no other way. You understand."

Yes, Emma understood.

She had listened to his brief, unsuspected eloquence, catching her breath, watched the unconscious, all-embracing gesture sweeps that rounded out and imparted the very sense of the grandiose horizons limned by his words—had read his soul in the light of the celestial flicker that had emanated from it; had seen the glory of it in his face—a glory transient as a beacon flash, that was gone from it, leaving only his habitual non-committing smile, as he turned to her and said, "You understand."

They continued the climb in silence, Emma's

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bosom rising and falling rapidly upon the rush and swirl of the torrent that raged beneath it, almost sweeping her self-control before it. Jimsy indeed loved her! Why had this chance revelation of what her intuition had divined long before torn open the floodgates of her own emotions? Because it had set vibrating every chord of her being, and every chord of that being, as she had come to understand also, was attuned to his. Together they had beheld the mirage of heaven.

At the upper edge of the forest labyrinth they emerged on to a rocky plateau, studded with dwarfed firs and balsam pines, but covered thickly with aromatic ferns and blueberry bushes. From all of these the sun, now high, exacted its tribute of fragrance, a fragrance heavy but exhilarating, that caused Emma and Jimsy to inhale it with deep breaths, that augmented the fever of their blood on fire coursing swiftly through their veins. We are all helpless corks on the sea of life, tossed hither and thither on the wave crests of passion, themselves the sport of the wind of chance.

Jimsy bared his head to the cool breeze that swept the clearing and watched Emma, who, with a little cry of delight, had stooped among the

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blueberry bushes and was gathering a handful of their ripe fruit. She was glad of the pretext to hide the upheaval in her heart that she felt must show in her eyes.

This upheaval, sudden and almost overpoweringly violent though it was, was not of the morning's forming. She had known the calm, sympathetic Westerner—as he had reminded Capt. Williams—ever since she was a girl in short frocks. She had soon come to look upon him as a big brother, with whom she shared her girlish troubles and in whom she confided freely, naturally, as a matter of course. When she had become a woman and he had sought her for his bride she had not been able, with all her liking for him, to bring herself to consider him in the light of a lover. There seemed to be something incongruous in the thought.

After the scales formed there by the blandishments and personal pulchritude of Brooks had fallen from her eyes, and she saw that she had bowed down to an empty, painted fetish of plaster instead of to God in the flesh, she had resigned herself to the lot destiny had brought her, and sought to make the best of it like the pure woman

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she was. Household drudgery and the stern verities of her existence had vanquished and put to flight all her illusions. With them had gone the poetic inspirations that had caused her as a girl to see things as they were not, and for lack of the responsiveness and conditions that alone could have given it full development she had brought under absolute control and repressed the passionate ardor that had burst forth gloriously for a space. Love was a delusion. It was not what she had conceived it to be. It existed in perfect, ideal form only in the imaginings of the poets and littérateurs. Had any one suggested to her that Jimsy Smith was the depository of it, that his heart was the altar on which the sacred fire burned unquenchable, that under the crust of his unemotional manner was a quiescent volcano of passion that could be roused to stupendous eruption, she would have laughed.

As she had grown wise and come to look upon Jimsy's visits as pleasant breaks in the monotony of her existence, however, she had obtained glimpses of his inner self, flashes of the profundity of his mind, an inkling of his elevation of sentiment that escaped him in spite of himself, quite

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unconsciously. Her woman's keen perception had divined a spirituality that was buried purposely by speech and conduct. This had interested her and given her food for thought, but she could find no satisfactory explanation. The clue to the mystery, which, truth to tell, interested her but mildly, had come to her first on the evening of her husband's attack on Capt. Williams in the little Harlem flat, when, after he had let fall and smashed the cup, he had remarked a little ruefully that he had let slip everything he had ever had in his life that was worth while. The confirmation of her deduction that his unrequited love for herself had been the death of ambition and accounted for his aimless, lonely existence, which she had been inclined to reject as absurd, was obtained on that momentous night just before her husband extinguished utterly and forever the few embers of love for him that still were live. After he had told her the story of his life in his quaint, everyday speech, and her heart had gone out to him in that burst of irrepressible sympathy, the consternation this had caused him had uncovered his secret as in a book, for in that

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moment she had seen beyond the mere start of timid modesty.

Later, after the shock of Brooks's action had ceased to obsess her, and he had receded farther and farther towards a memory, a disagreeable memory that her mind would have shut out forever, she had set free her imprisoned inclinations. Once more her rejuvenated fancy had taken wing to the heights of the ideal and romantic. Somehow it had come to associate Jimsy with its excursions. Possessor of his secret, she had set herself, while disguising her task with cunning, to the dangerous study of the heart that had held it so long inviolate. The knowledge that he loved her with such steadfast intensity rekindled love on the dead ashes her husband had left behind; and for the very reason that Jimsy betrayed his sentiments in nothing, held unswervingly to the line of conduct towards her he had followed ever since she had refused to take seriously his offer of marriage, this love had grown stronger, fiercer, until it had filled her life. She saw that she had passed happiness by. She exalted Jimsy's secret passion until in her imagining he became the incarnation of nobleness, of desire, of all mor-

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tal joys. This is why his lifting of the corner of the curtain behind which he concealed his real self, that seemed to prove that her most romantic visions had nothing of hallucination, that he was as she would have him, as she had molded him, that his soul was hers, had suffocated her with rapture.

She brought a heap of blueberries to him and poured them into his joined hands, and they seated themselves on a rock to eat them and to rest.

"This is the most enjoyable picnic I've had in years," she said, gayly. "It was quite an inspiration of yours to run up to visit us. Why don't you come often, instead of spending your weekends in the hot city? You ought to take a vacation and stay here for a few weeks."

"I'd like to, awfully," he told her, "but the fact is I'm too busy to think of getting away. Williams is piling a whole lot of work and responsibility on me these days. Williams, you know, isn't what you'd call an easy boss. If he raises a man's salary he sees to it that he gets his money's worth. Why, he won't even help me out. If I think I ought to ask his advice he

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growls that he's told me in a general way what he wants, and it's up to me to do the rest. He simply won't be bothered, even with matters that ain't precisely details."

"It's because he trusts you, Jimsy," she assured him, with an intonation perilously near to tenderness.

"So you see," he went on, "it's easier to talk about holidays than to get them. I shouldn't be here now, for I'm working Sundays as well as other days at present, only that I had to come up on a matter of importance."

"Oh!" she said, with a pout, "I thought you came to see us for ourselves; not on a business trip. No more berries for you."

"I came for the express purpose of seeing you and of talking to you alone."

Her heart fluttered violently, suffocatingly, again.

"To me—alone?"

"Yes; I've seen Joe."

The pronouncing of her husband's name was to her as a heavy blow. Sweet, timorous expectancy, hot, turbulent blushes that she had bent

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to hide, vanished instantly, and she looked up at him startled.

"Joe walked in on me five nights ago. He looks well and is doing well."

"What is that to me?"

The words came in chilling accents and her eyes grew hard.

"Emma, do you remember that on that night just before you learned the truth I told you about that chap in Denver who was long on love and short on honor, and kind of took the view that it was his wife's place to overlook things and help him get right?"

"Well?"

"Well, I'm still of that opinion."

"Do I understand that you—that *you*——"

She did not finish the sentence, but sat gazing at him with wide eyes, stark with agony and amaze.

"I guessed you'd be kind of surprised to hear from him. That's one reason why I judged it best to explain the situation to you alone. Since you left Joe he's been leading a strictly honest life. He has a good job in a bank, at a good salary, has saved money, and all he wants is for

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you to forgive and forget and start over again. Joe's all right now, there's no doubt about that, for I've looked up the record he's made since you've been separated. Not only that, but he loves you more than ever. That's Gospel truth, too, I know."

"Forgive and forget! Yes, I have forgotten, and oblivion enshrouds forgiveness with it. Joseph Brooks is dead, as dead for me as though he were in his grave. I have even ceased to bear his name. Sometimes I have wondered if he ever existed. If I remember him it is as one recalls a nightmare from which one is glad to have awakened."

She laughed a little mirthless laugh, and, plucking a fern branch, began to pick the fronds from it nervously, letting them fall to the ground.

"That's all very well, Emma," he objected, gently. "But Joe is none the less 'very much alive, and he is your husband. You mustn't forget that, ever. And he's all right, I honestly believe. If he did fall into temptation he meant well—he thought he could put the money back easily enough, and he wanted you to have more comfort and be happy. The best of us ain't no

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better than we should be, if you come right down to the contemplation of the naked fact. You know that the Book says 'there is not a just man upon earth that doeth good and sinneth not.' To me, the man who is real sorry for having done wrong—especially when his wrongdoing had such a pardonable motive as Joe's had—is as good as he was before he did the thing."

"You are the one man I know whom I would never have suspected of harboring a treasury of such homely platitudes," she said, scornfully.

"If it were only a question of forgiving a man who had sinned so weakly as that, but it isn't," he went on. "More is involved—his absolution and salvation by duty, if not by love. Emma, you are Joe Brooks's wife. You took oath before God—and you meant it then—to stick by him in adversity as in prosperity, to help him in time of trouble. Your place is by his side now. Yours is the only hand that can guide him right."

She rose and placed both of her little gloved hands on his shoulders and looked into his eyes.

"Do you believe what you are telling me, Jimsy Smith?" she asked, gently. "Do you,

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speaking from your inmost heart, order me to return to the arms of that man?"

He rose, holding her wrists firmly against his shoulders, and speaking with intense earnestness:

"Emma, there are some things on this earth that we're called on to do, ordained by an all-wise and merciful Providence. We may not like to do them, but it is not a matter of inclination. We have to make our decisions by the rule of right or wrong. We can't shirk it and cast about for excuses. Is it right or is it wrong? It's an arbitrary rule, but I guess it works out for the best in the end. Yes, I reckon it is for the best in the end. It has always seemed to me so. Therefore I say go back to Joe, your husband. Joe pleads to your heart that was his. 'Tell her,' he said, 'that I'm more sorry than I can express; that I'm sorry and miserable. Tell her that there is no light in life without her.' Those were about his words."

He released her wrists. She had listened to him at the last with averted face that was bloodless and looked ghastly under its coat of sun tan. She walked away wrestling with herself.

Smith stood as impassive as fate. But on his

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brow a dampness had gathered, and she had seen the sweat beads ooze there as he spoke.

The little cool-clad form with its clinging skirt returned slowly.

"Jimsy, why did he charge *you* to tell me these things?"

"Why? I don't know. Because I'm his friend and yours, I suppose. Because there was no one else could do it."

"And, like the good man you are, you were governed in your decision by the rule of right and wrong."

"That was about it, if you cut out the qualification of me."

"And having been influenced to assume this rôle of ambassador by a sense of duty and loyalty, feeling bound to do so for the very reason that would have deterred a man of ordinary moral calibre, you would have adhered to the rule though every word of your counsel had been to you as the sear of a white-hot iron and its utterance had been death."

For the first time in her life she saw a look of sternness pass over his face. And it was mingled with pain.

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"Emma," he said, "I guess we'll go down now. And we'd better take a short cut, if there is one, or we won't be home for dinner. You must be hungry and of all the——"

"No, Jimsy, hear me," she interrupted. "You must and shall hear me. You have said what you had to say; now it is my turn, and I, too, will speak plainly. You believe—you know—I am, and always have been, a good woman. You believe that I was faithful, as far as was humanly possible, to the spirit as well as the letter of my marriage vows, made fervently, trustingly. I swore to love and honor Joe Brooks. It was easy, for I did then love and honor him, beyond understanding now. But neither love nor honor is kept alive eternally by the virtue of an oath in the face of delusion and worthlessness. Gold was tinsel, diamond was glass. You were witness to the slow murdering of love and you saw it strangled and thrown down at the last as he would have strangled me had you not prevented."

He would have spoken, but she checked him with a gesture of command.

"No, don't interrupt; hear me to the end and then speak. What is this thing that you are

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asking me to do? Do you know? Let us bring your own rule to the consideration and decision of it. Is it the pardoning of a dear one turned thief for love of me? No; that were comprehensible to any wife, perhaps, and already done were that all. But it is not. You are asking me to go to a living death, to make of my heart a sepulchre of all sweet or elevating emotion, to surrender my lips to the fetid kiss of an Iscariot, to deliver my body to his loathsome embraces, while my soul sickens with disgust and horror—my body that he would have betrayed, hired out for a piece of silver, and, gloating, taken back again. You are asking me to immolate myself with all that I hold sacred and beautiful on an altar that you style duty. Now apply your rule to this. Is it right? Is it wrong? Oh, Jimsy, answer me! Before God, is it right?"

She stood trembling with the vehemence of her defense and the strength of her feeling, her arms outstretched in interrogation and appeal.

A great sigh was the indication of the conflict that was raging in Smith's heart, and for one single instant the mask of impenetrability fell from his face.

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She read the answer there.

Removing feverishly the glove from her left hand, she forced from her finger the wedding ring that in the years had tightened closely upon it, and hurled it from her. It ricocheted on a rock and went bounding over the outer edge of the plateau far down into the pathless, tangled brush of the almost perpendicular declivity.

Smith turned away in silence, and in silence they made their way back along the little path up which they had come. Neither spoke, even at the difficult places when he stretched out his hand and helped her with its strong, sustaining clasp.

Jimsey was grave and abstracted. In his Gethsemane he had drunk too deeply of the waters of knowledge, and they were bitter-sweet, heavily impregnated with regret and dismay. Emma had discovered the secret which for years he had guarded so jealously and—oh! the blissful torture of it!—had revealed to him that she loved him. This was the outcome of his self-sacrificing mission on behalf of the husband who stood between them with the right of the might of law and the conventions, and whose trust was in the keeping of his honor. His rôle of platonic friend-

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ship was ended. His privileged relations with the woman who was dearer to him than life could no longer be maintained. The home of the Harris family could no longer be the refuge of his loneliness, the pleasant oasis in the desert of his existence, where he could find consolation and rest for his suffering heart; beyond which the world lay dark and indiscernible.

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CHAPTER XXII

IT was to Brooks an interminable week that elapsed between his visit to Smith and the latter's return from his mission. Patience was not one of his virtues. Having taken the decisive step towards a reconciliation with Emma, he yearned more than ever for his wife herself. He saw her now only as she was when he had made her his bride, only as she had been in the full flowering of her rhapsodic adoration, and the vision abided with him by day as well as by night, enthralling all his senses.

That the rapprochement would be effected he entertained no doubt whatever. Her present position, he was convinced, must be intolerable. He planned to make her homecoming an occasion of festivity and voluptuous joy that would mark the beginning of a new, unending honeymoon. He had learned much from the desolation of a loveless life. Things that had bored him would now

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be delights. He would comport himself differently towards her in many ways.

He spent his leisure time after business hours and on the Sunday while Smith was away in looking up apartments and in other preparations for the resumption of housekeeping; also in elaborating the programme of celebration.

It was with eagerness and confidence that he repaired to Smith's lodgings on the Monday evening, having ascertained at the boarding house during the day that his friend had returned that morning from his trip out of town. To him it was now merely a question of making definite arrangements for Emma's reception. His spirits were high, and it was with effusive cordiality that he greeted Jimsy when, in his usual uncere- monious manner, he invaded his sanctum.

Smith was of too frank a nature to keep him for one minute under the delusion he saw by his manner he entertained. Emma had demonstrated to him the impossibility of cohabitation with her husband and the futility of further effort to that end; shown him that a new and brighter flame, all consuming, all purifying, had enveloped her heart, and that it had purged it of every trace of

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the old slain sentiment. The knowledge that it burned for him made his present task a peculiarly hard and painful one.

"I'm sorry, Joe," he said, almost before his visitor had seated himself, "but there's nothing doing."

Brooks's expectant smile died out.

"How do you mean nothing doing? Wasn't she there? Weren't you able to see her?"

"Yes, I saw her, and she refused."

"Refused?"

"Absolutely. She will have nothing further to do with you."

Incredulity gave place quickly to bitter disappointment.

"How's that? What did you say to her?"

"I told her that you were leading a straight life, all about your circumstances, that you were sorry for what had occurred and that in future it would be all different, and you would do everything in your power to make her happy. I told her that you loved her more than ever. But it was no use."

"Didn't you advise her to make up?"

"I did, Joe. I urged her to forget and forgive

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—pleaded hard for you—told her I thought she ought to return to you. She said she could have forgiven the matter of the money, but that in sending her to Captain Williams's that night you killed every bit of her love for you, and she would never pardon your act as long as she drew breath. 'He is dead to me for all time, dead and buried,' she said. I hate to have to tell you these hard things, but you asked me to act for you, and I am bound in common honesty to give you the result, just as it is."

"You believe she really meant it?"

"I am convinced she did and that nothing will make her change her mind."

"It's all rot!" remonstrated Brooks, angry and aggrieved. "She knew she was talking rot, too. She herself told me that nothing happened to her when she went to Williams's. She gave him some soft talk, cried a little, maybe, when she pleaded for me, and because he liked her he gave her the paper releasing me. That's all there was to it. It was as easy as rolling off a log, and I don't see why she should still be making such a fuss about it, do you?"

"I think I do. You took the chance that some-

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thing might happen to her. You must have expected that it would, and you were prepared to shut your eyes so long as she got what you wanted. That's what she can't overlook."

"Then you think she did right in leaving me?"

"That is a question I'd rather not pass upon. It ain't any part of what you asked me to do."

"But I want to know what *you* think."

"And I'd rather not express any opinions one way or the other. I'm a friend of both of you, and you ought not to ask me such a thing."

"Oh, you needn't be afraid! We're us two together. Her attitude's most unreasonable, I think, and I'd be surprised if you didn't think so, too."

"My views wouldn't help the situation one way or the other, and we'll cut them out if you please."

"You know as well as I do that something had to be done—done at once—and there was no other way out of it than by getting her to see Williams. In the morning it would have been too late. She's making a mountain out of a mole-hill, and I shouldn't wonder if you've been helping her, with your straight-laced ways."

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"Thanks. I didn't bring that subject up at all—never opened my mouth about it."

"You must have rubbed her temper up the wrong way, then. I ought to have seen her myself. I might have known you'd bungle the whole business."

"Joe, I did the very best for you I could, the best I knew how. I can imagine how you feel about it, and I'm sorry for you, real sorry for you."

Brooks made a savage dive for the matchbox and relit his cigar that had gone out.

"Look here, Jimsy," he said. "I don't want your pity nor anybody else's. What I want is help. We've gone about this matter all wrong. I ought to have seen her myself, and then everything would have been O. K. I could have fixed it up with her in two minutes. I will see her at once. Give me the address."

"It would be useless, and would only make matters worse."

"Never mind about that. That's my affair. Give me the address."

"I can't."

"You mean you won't?"

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"Well, I won't, if you wish me to put it that way."

"You have no right to stand between a man and his wife."

"No, Joe, and God is my witness that I would not wittingly do such a thing for all earth has to offer."

"Then tell me where she is to be found."

"I am still enjoined from doing so, and it's quite out of the question."

Brooks rose excitedly, an ugly scowl on his face.

"There is some other motive for this," he said, "and I'll tell you what it is. You don't want us to come together again. It ain't to your interest. You're standing in with that mother of hers."

"You know that is not true," returned Smith, earnestly. "I have done all I could for you."

"Yes, you have!" sneered Brooks, his temper rising rapidly and getting more and more beyond control: "Why don't you want us to make up? Do you think I don't know? Do you think I haven't seen that you've been jealous of me ever since Emma turned you down? Do you——"

"Joe!"

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Smith also rose and faced him, very white, all the kindness gone from his visage.

"Do you think I don't know why you've been snooping around her skirts, installing yourself as one of the family in my home? I'm not blind when it doesn't suit me to be, and I've had enough of being fooled and walked all over by everybody who wanted to wipe their feet on me."

"Joe, my boy, you don't know what you're saying, and you'll be sorry when you cool down."

"Sorry, nothing!" he shouted, beside himself with fury. "You make me sick with your slow talk and oily ways! What do you think I am? You'll give me that address this minute, or by heck I'll hack it out of your carcass!"

He picked up a jack-knife which at the time of his arrival Smith had been using to cut the leaves of a book, and rushed at him.

Jimsy's big hands descended on both his assailant's wrists. Brooks was strong, but he strained in vain in the grasp of iron. His right arm slowly weakened and twisted gradually until the fingers opened, and with a groan of pain he dropped the blade. Smith continued to twist until he had wrung all the fight out of him and

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he had him limp and helpless. Then he let him go and picked up the knife.

"You'd better leave lethal weapons out of your arguments, Brooks, or you'll sure be hurting somebody one of these days," he recommended. "It's dangerous—dangerous to yourself as well."

Brooks, sullen and panting, dropped into a chair, tears of humiliation and baffled rage hovering tremulously in his eyes.

"It was your fault—you drove me to it," he declared.

"It's a mighty bad thing, as a general rule, to let your ill humor get away with your nerves," chided Smith, "because you're apt to say and do things that are utterly foolish. You have acted to-night like a petulant kid, instead of like a man I've tried to help. As far as I'm concerned, you've put yourself out of court, and I'm through trying to do anything for you."

"And I'm through asking you to do anything for me," he retorted, jumping up and clapping his hat on his head. "I don't want any more favors of the kind you've been handing out so smugly. I know what I've said to-night, and it

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doesn't carry any apology with it, either. You can all go plumb to Podunk, every one of you—you, my loving wife and the old woman. I'm shut of the whole crowd, for good and all."

He rushed out, bounded down the stairs and the front door slammed violently.

Smith lighted a cigar, solace and sedative of the wrought-up man, and ruminated sadly for awhile. He thought of Emma, of the worthless husband to whom she was tied, and of the false position all round in which he found himself as the result of his peacemaking effort.

Ah! God, how he loved her!

With a weary sigh he fetched out plans and figures and began to work. It was hard to concentrate his mind, but application at length subdued the turmoil of his thoughts and work, that "pledge of cheerful days and nights without a groan," his unfailing narcotic for the perturbation of his spirit, absorbed him until tired nature, coming to its support, did the rest.

While Jimsy Smith worked that he might forget, Brooks, the heat of his anger cooled, sat down in his lonely room to consider the unexpected change in the situation. The failure of his

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plans was a blow to him, but this time the pricking of the bubble of his optimism, which had soared so high, instead of plunging him immediately into the gloomiest despondency, found its contrast in bitter resentment against both his wife and Smith. In the moral abasement that glossed the heinousness of his own action he really did believe that he had just cause for grievance in Emma's attitude, that she was making much ado about nothing.

What nonplussed him was that she had not become so wearied of her life with her mother and Beth as to have left a way open for further negotiation. He still believed that could he have seen her himself he would have been able to work upon her feelings so that she would have returned with him. He cursed Smith for a fool and a blunderer. At least he did not believe the accusations he had hurled at him in his rage and disappointment. He had never considered him in any other light than that of a good-natured, old-womanish friend of the family, who did anything for anybody, and with whom anybody could take liberties. He could see nothing in him calculated to inspire any woman with more than or-

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dinary liking and indulgent toleration, not to speak of Emma, who was one of those quiet, good little women whose always correct demeanor and devotion to home and husband constituted the most effective discouragement of any tendency to undue familiarity. He never had had the slightest scruple in leaving them together.

Her reception of his overtures had practically dispelled the glamour of romance in which he had clothed her in his visions, but he was still unwilling to forego the advantages and gratification of desire he had associated with her return. To find her was impossible. He had ascertained personally that the Harris family had been away for several months, and that no one at the house knew where they had gone. He resolved to make one final attempt to soften her by means of a letter, and he set about it forthwith. It was an epistle of many pages, a melodramatic jumble of contrition, amorousness and despairing supplication, for he was no master in the art of writing. But he was highly satisfied with it. To make it the more impressive he blurred it here and there with drops of water, thinking this would convey

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the idea that he had been moved to tears as he penned it.

"If this doesn't do the trick nothing will," he muttered, after he had perused it for the third time. "And if it doesn't I'll quit. She'll never get another chance from me."

He addressed it to her care of Jimsy Smith, knowing the latter would see that it reached its destination. It came back under cover through the same medium, unopened, with the word "Refused" written large across the envelope in Beth's handwriting. The word was a full confirmation of Jimsy's report of his mission.

Brooks gnashed his teeth, banished his dreams of a renewal of happiness with his wife and clinched a resolution that had been forming in his mind as an alternative—to seek relief in another and facile love from the depression of his solitary existence,

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CHAPTER XXIII

AUTUMN, chilly and wet, had brought sojourners in the country early to town—among them Mrs. Harris and her daughters. Mrs. Harris had requisitioned Jimsy Smith's services before she descended from the mountains. There was a lot to do on their arrival. Would he mind attending to this and that for them, and would he meet them? Jimsy duly attended to this and that, met them in his old genial way, saw them installed in their home, dined with them, as per Mrs. Harris's schedule—and, although the winter was well advanced, had never been there since, except to make a brief call at Christmas.

At each of these visits Emma had thrilled at sight of him and at the sound of his voice, and her heart had beat as though it would burst through her body. It was with timidity that she had extended her hand to him, but neither by pressure of his clasp nor by any sign of manner,

PAID IN FULL

expression or intonation had he given indication of remembrance that their secret was known to each other. He was the same quiet, kindly unchangeable Jimsy. By her alone was his prolonged absence understood. Mrs. Harris and Beth marveled greatly and were offended. They could not imagine why he should have ceased his formerly frequent visits. He answered their written reproaches with the excuse that pressure of work precluded proper attention to the social duties he owed his only friends. His letters always reflected his good humor, and they became satisfied that it was not pique at any fancied slight that kept him away. Mrs. Harris and Beth finally attributed it to a reluctance to meet continually on an equal footing his employer, Capt. Williams, who had taken Jimsy's place as extra member of the family and usurped all his prerogatives.

To Emma the Captain was no longer an object of fear and detestation. She knew that his affection was purely paternal, and he knew that she understood him as no one dead or living ever had or did. She manifested her appreciation of his regard by a confidence which was to the old fellow

PAID IN FULL

a comfort and huge delight. Not that his delight took a demonstrative form; that was not in his nature; and Emma would have been greatly astonished could she have known what a boon to him her frank friendliness was. It showed itself in divers ways, though, notably in a disposition to ascertain her opinion of things. This was remarkable, considering the man, who all his life had formed his own judgments from his own observations and cared nothing for what others might think, despising especially the opinions of women.

The fact was that his good deed to Emma had been the first striking effect of a softening process that had been going on very, very slowly, so slowly as not to be noticeable to any extent, for several years, which began when he had been admitted to the family circle of his late general manager, and with which, all unconsciously, Emma had had a good deal to do. He had anchored himself to the family as his one connection with refinement and home life. But it had been a cautious anchoring, maintained with distrust, and carrying with it no reciprocity in the shape of business or any other favors. A fighter who had

got nothing out of existence without fighting, ever on the alert to forestall an expected treacherous blow, his hand had flown to his hip pocket, so to speak, at the slightest movement that appeared to him to be suspicious.

As time wore on, however, his distrust had vanished and Mrs. Harris and her daughters had become a necessity to him. He was being civilized. He preferred Emma to the others, which is saying that she was the person he liked best on earth, but his manner of showing it had been repellent because misunderstood. In the first place she had hated him for his supposed injustice to her husband, whereas, having read Brooks through from the start, he despised him, and would not help him even to make her lot easier. In the second place there had been his reputation for licentiousness, exaggerated by Brooks, and his notorious brutality and lack of scruple in the past. But when reawakened distrust, battling with unwillingness to believe that his high estimate of her had been unmerited, had caused him to try her out relentlessly on the occasion of her appeal for Brooks, alone with him and at his mercy in his rooms, she had seen that a warm

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heart, full of pure regard for her, beat beneath his forbidding exterior. From that night she had learned to respect him and judge him at his real value. His actions and idiosyncrasies received at last their true interpretation.

As for Williams, the proof that he had not been deceived in her fortified his faith and made him really happy. He was getting old. He had won his hard-fought, life-long battle with the world and was as rich as he cared to be. The devil was disposed to turn monk. His magnanimity to her, carrying with it as it had the reward of much self-satisfaction, had vivified a latent generosity that was putting him on better terms with humanity. In the home of the Harris's he enjoyed the sweet intimacy of membership by right of old acquaintance and latterly of unreserved welcome. The yearning for affection, not demonstrative, but existent, that came with the approach of life's sunset and which was not to be found elsewhere, was gratified there. He put on slippers, smoked his pipe, had his favorite chair, expressed his views in his authoritative way, and liked to be consulted.

But he never ceased to be impressed with the

PAID IN FULL

ostentatious proclivities and aristocratic airs of Mrs. Harris and Beth, though he laughed indulgently at many of the mother's foibles. To him the two women represented the *beau monde*, and were authorities on all that pertained thereto. He deemed it a privilege to place one of his automobiles at the family's exclusive command, and it was the most luxurious vehicle money could buy. That he did not give it outright was because he knew their circumstances would not enable them to maintain it. He had developed a most commendable instinct of delicacy in some things in the recent course of the taming and civilizing process.

Emma was different from her mother and sister. She never gave herself airs. He felt himself nearer to her, and the more intimate they grew the more she became endeared to him. She had changed much since she had left Brooks. A spirituality that he had not, of course, known in her in the old days had increased the charm of her personality, but her sensible, unaffected manner, her gentleness, were always the same. More than once he had surprised a wistful, far-away look in her eyes, a fleeting expression of

melancholy, and his solicitude had been aroused. Something caused him to refrain from questioning her, but he did considerable pondering about it.

“What a shame it is that a girl like Emma isn’t married to some nice fellow worthy of her,” he remarked one evening, uttering his thoughts aloud, after a lull in the conversation during which he had witnessed one of her moments of absence. Thoughtfully he knocked the ashes out of his pipe as he continued: “There are some things that no man can understand, and this is one of ’em, that she should be handcuffed to a dirty scallawag like Brooks.”

“Captain!” ejaculated Mrs. Harris, raising her hands. “You musn’t! You know it is understood that the person’s name is never to be mentioned.”

“I know,” he said, “but you can’t alter facts because, being disagreeable, you don’t want to remember ’em. Brooks is a disagreeable fact—a darned disagreeable fact—and he’s Emma’s husband into the bargain. As such he ain’t to be ignored altogether, because he’s the open sewer that stands between her and the fair pas-

ture lands, and can't be crossed, and can't be got around."

"Why, Captain," smiled Emma, "I'm happy enough. What more could I want than the peace I have?"

"Are you sure, girl?" he answered, shaking his head doubtfully. "I don't know—I don't know."

"Certainly she's happy," put in Beth. "Why shouldn't she be? She herself says she has everything she could possibly want. And as for getting married again—I should think she'd had enough of that to last her all her life."

"Indeed, yes," concurred her mother.

"It's your turn, now, Beth," observed Emma.

"Me? Oh, I shall *never* marry!"

"Bless me, and why not?" demanded Mrs. Harris.

"It doesn't follow because I have been unfortunate that you should be," said Emma. "It doesn't follow at all. It is easy to conceive of perfect happiness with the right husband."

"Of course I mean I won't marry until the proper man comes along. I should never make the mistake of binding myself to such a man

as—as that beast, or even Jimsy, for instance, though I'm not comparing Jimsy with him in any way."

"What's the matter with Smith?" grunted the Captain.

"Well, you would never think of him as a lover. He's so old and so unromantic. Besides, his education's terribly defective."

"And he isn't rich," added her mother. "When Beth marries I hope it will be to a *gentleman* in the position to keep her as she ought to be kept. I hope fate will be kinder to you in this respect, child, than it was to me and your sister."

"Harris was all right," said the Captain uneasily. "You couldn't have found a better man on the footstool."

"None better ever breathed," she sighed, raising her handkerchief to dab her eyes. "If he hadn't been so slow in business!"

"I wonder why Jimsy doesn't come around any more," said Beth. "He hasn't been here since Christmas."

"He says he's too busy," observed Mrs. Harris. "Captain, you must be working him to death."

PAID IN FULL

"Smith's a good man, a corking good man," replied the Captain thoughtfully. "He's doing more work than any three. He's a good executive, too—keeps his grasp on things."

"Jimsy always was that conscientious," commented Mrs. Harris.

"There ain't no necessity that I know of for him to work all night, though, if that's what he's doing."

"Then what do you think can keep him away?"

"I can't hazard a guess."

Emma appeared to be absolutely indifferent to the turn the conversation had taken, though in truth she was listening greedily to Williams's encomiums.

"D' you know," went on the Captain, "I've often thought that a man like Smith would be just the right kind of a husband for Emma."

"Like Jimsy?" Mrs. Harris laughed. She did not know whether he was joking or not, but thought he was.

This time a sudden flush dyed Emma's cheeks and deepened over her face to the very ears. No one noticed it, however, unless it was the Cap-

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tain, but when he was leaning forward with his hands between his knees, as he was then, his bushy eyebrows bent in thought, it was impossible to tell where he was looking.

"That's what I said," he emphasized. "Take Smith himself, for the sake of argument. We're talking among ourselves, so it don't matter, as it won't go any further. Suppose Emma'd married him? Is his heart all right? Yes, he's good to everybody—wouldn't hurt a fly—kind of man one likes to have around, as I've seen here. Is he on the level? I'd bank on him, and that's more'n I'd say of any other man I know. Is he capable? Brainy as they make 'em. Is he good looking? He ain't bad looking, and with that smile of his he has most good lookers I've seen beat a mile. Beth says he ain't poetic and all that sort of thing. Maybe—maybe, but what of that? Also she says he ain't what you'd call educated. That may be, too, but when he wants to he can bring an amount of cold sense to bear that'll upset most men's logic and gives a bluff no chance. He'll go far if he keeps on, for all his slow ways, and let me tell you it ain't the man

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who starts off at top speed that always wins the race."

"What you say may be all true, and it's all very well; but just the same, these qualities haven't made Jimsy rich, so far, and I doubt if they ever will. A man can't have everything, but money, as I've often told my girls, makes up for a lot of shortcomings, and without it—what? Here's Emma, married for seven years, separated from her husband, can't get a divorce, unless it's of the Dakota sort, which I'd never consent to, hasn't got a cent in the world and couldn't collect a cent of alimony if she had the right to it, because the beast's a pauper."

"No, and if he were as wealthy as the Grand Turk I'd starve to death before I'd touch any money, or anything else belonging to him," commented Emma.

"Mrs. Harris," answered the Captain with deep feeling. "To a certain extent you're right, and I don't blame you for wanting to see the girls well fixed in money matters. But money, while it's a whole lot, ain't everything, as I've found, though it's taken me sixty-five years to do it. It's no fault of Emma's that she's poor, and I

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tell you that if she was to marry a man like Smith I'd settle half a million dollars worth of Latin-American Line stock on her for a wedding present, I would, by God, m'am!"

, "You would do that?" asked Mrs. Harris, open mouthed, overwhelmed with astonishment at this outburst.

"This minute."

"Well!"

It was all she could find to say about the reiteration.

But if the family were amazed Williams was evidently alarmed at having allowed his feelings to get the better of his discretion in this way, for he lapsed into gloomy silence, from which a change of subject, discreetly introduced by Emma, failed to draw him, and very soon departed abruptly.

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CHAPTER XXIV

MR. BROOKS would like to see you, sir. I told him you were in, but he wouldn't come up, and asked me to let you know he was downstairs."

"Tell him it's all right. I'll see him."

"You mean that he's to come up?"

"Yes, if he doesn't mind."

The landlady went out, gathering from the visitor's unusual request and her boarder's reply that there had been trouble between them. Jimsy pushed away the book he had been reading and leaned back in his chair to await his former friend's coming.

Brooks shuffled rather than walked in. He did not offer to shake hands, but with a subdued "Hello, Jimsy," seated himself on the edge of the armchair that in former days he occupied as his own. Then he seemed to forget where he was, sank back, shrinking into his overcoat, and

PAID IN FULL

sat as though stupefied, twisting his hat in his hands slowly and mechanically.

Smith was shocked at the change in his appearance. His face was white and thin, and the eyes, which were almost expressionless, were deep sunk in the sockets. There was stubble on his chin; his formerly neatly plastered hair was dishevelled.

Jimsey held out the cigar box to him, and the action roused him, but he refused the proffered smoke with a gesture, following it up with:

"Thanks, no, thanks."

The words came with obvious effort.

"Boy, you're ill," said Jimsey with concern. "Let me get a bracer for you."

He rose and produced a decanter of whiskey, but again his visitor declined, this time with a wan flickering smile of appreciation.

"No, thanks, Jimsey. I don't feel like it just now. I've been drinking too much of the stuff, and I haven't eaten since last night, I think."

"For heaven's sake!" exclaimed Jimsey.

Brooks would have restrained him, but he was out of the door and bounding downstairs three steps at a time. Never since he had first set

PAID IN FULL

eyes on him had he known Jimsy to hurry, yet this startling exhibition of alacrity, whatever effect it may have had on the landlady, did not appear to strike Brooks as unusual. He simply sank back into the chair and relapsed into his condition of hebetude.

In a little while Smith returned, a plate heaped high with sandwiches in one hand, and a bowl of hot bouillon in the other. He was still wondering at Brooks's statement that he had partaken much of whiskey, for whatever other vices the man had possessed drinking spirits had not been one of them. Brooks refused the sandwiches, but he took the bowl, and, holding it in both hands—which trembled—as though to warm them, sipped its grateful contents. Jimsy let him drink and abstained from asking questions. By the time the bowl was empty the bouillon's stimulating effect was apparent in a return of lustre to the eyes and the steadiness with which he deposited the utensil on the table.

"Jimsy, you're awfully good," he sighed.

"Oh, no—none of that," protested Smith. "Tell me what brought you here. What can I do for you?"

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"I don't know why I came, after—after the way I acted last time. I——"

"Never mind that. Let's forget about it."

"No, I have no right here. But I seemed drawn—drawn. And now I'm here, I must tell you. Jimsy, I'm done for."

"How done for?"

"I am, and you'll kick me out as I deserve when you know."

"Not that, I guess."

"Oh, yes, you will, unless you call the police. Jimsy, I've done it again. I'm a thief a second time, and again for a woman."

Smith looked grave, but he said nothing.

"What! You don't get up and kick me? Well, well! I suppose it's just like you, but I rather hoped you would. You're the only man who wouldn't. But wait till you hear. I can tell it to you, because you can't help me. Nobody can. I'm beyond helping."

"Better try a sandwich first," suggested Smith.
"There's no hurry."

This time Brooks heeded the suggestion.

"Thanks, I think I will. That beef tea did me good."

PAID IN FULL

He ate three sandwiches ravenously, washing them down with water. They imparted strength and toned up his system so that by the time he was ready to begin his narrative he had recovered something of his ordinary alertness.

"There isn't a whole lot to relate," he said. "You can fill in the details for yourself. It's an old story, and I ought to have known what would happen, but I wouldn't see because I didn't want to, because I was fool enough to think it was different. To begin with, I simply couldn't stand the way I was living, and when Emma wouldn't come back to me I looked around for another woman to love. I found her all right—loved her, too. She had me plumb crazy. She was a vaudeville dancer. I was introduced to her in a set of sports with whom I struck up an acquaintance through a fellow I knew. She handled me carefully until she got me going; then she developed a taste for diamonds and other high-priced things. I couldn't let go of her even when all my savings had been eaten up. Money had to be raised somehow. I tried backing the ponies again, then I stole from the bank. When I couldn't afford any longer to go the pace I had

PAID IN FULL

been going she—well, you can guess the rest. I could have stood anything except that—her going away—last week. That broke me all up. Lord knows where she's gone, I don't. But I can guess who's with her. There was an examination of the books at the bank four days ago. I didn't turn up there that day and I haven't been there since, but of course the game is up. I wandered about trying to find her and drinking to try to forget my troubles till all my money was gone. Then I sobered up—and here I am. This time there's no one to save me. The bank couldn't be fixed, even if I had the funds to make my stealings good. They'd get me wherever I hid myself, that's sure. They must be looking for me now. And oh, God! I can't face it!"

Tears rained down his face, tears that he made no effort to hide or wipe away.

"I knew I was going headlong down to hell—knew what I was doing—saw the certain punishment—yet couldn't stop myself. And now I have reached the mouth of the pit."

He shuddered, and writhed in agony of torment, turning his pitiful, streaming eyes upon Smith.

PAID IN FULL

"Oh, Jimsy, if you would only kill me and end it all," he moaned. "Oh, if I only had the courage to kill myself!"

Smith, greatly agitated, looked at the miserable man in perplexity.

"I wish I could help you, Joe," he said. "But this time I don't see how you can be helped."

"It isn't possible. There's nothing you could do. I'm done for."

There was a long and painful interval, during which Brooks wept aloud, his face buried in his arm on the table. Jimsy watched him moodily and smoked. He could not help but pity him, yet had not the heart to seek to encourage him. He concluded that the most merciful thing he could do was to let him have his cry out.

Brooks raised his head at last.

"It's my own fault," he sobbed. "I brought it all on myself. I have been weak, oh, weak, and a fool. And now it's come to this. No, nobody's to blame but myself—unless it's Emma."

He rose to go.

"Shake hands with me, Jimsy," he begged. "It's the hand of a thief, a criminal's hand, but

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you were glad to take it in friendship once, when it was honest, and it's the last time I'll ever ask you to do anything for me. You'll never see me again."

Smith grasped the hand held out to him and his pressure was more eloquent of his feelings than mere words could have been. He could find no phrases adequate to express them, so remained silent; but he slipped into the wretched man's pocket as Brooks passed out of the door a bundle of banknotes that he had taken without counting from a drawer.

CHAPTER XXV.

S NOW had begun to fall. A high wind, blowing apparently from all quarters, hardened the flakes and propelled them with stinging force into the faces of the people in the streets. Those who had umbrellas bent behind them and pushed against the storm at the risk of being flanked by the shifting gusts and seeing their shields collapse outwards. Brooks had no umbrella, nor had he gloves, and the wind cut to the bone. Yet he paid scant heed to his discomfort and ambled away from Smith's abode.

As he walked the realization that had haunted him ever since he had been sober that every man passing on the street might be a detective seeking to seize him as a felon chilled him more than the wind did. He turned up his coat collar and pulled his hat over his eyes. More than once, when he thought he was being followed,

he went sick with fear. Every minute he expected to feel a hand on his shoulder.

He grew desperate at last, and an idea that had germed earlier in the day, but which, terrified, he had tried to extirpate, only to find it springing up again, presented itself once more, this time for analysis. Familiarity had shorn it of much of its fearsome aspect.

Why should he lack the pluck to kill himself? A fugitive from justice, friendless and penniless, everything that was worth while in life gone forever, what had he to hope from living? The prison door from which he had shrunk with such dread before, now was wide open to receive him, would receive him as inevitably as day would follow the night. He always had feared death as he had always feared everything that demanded the exercise of courage to confront. But now the more he considered it the more it commended itself to him as a quick solution of all his troubles. He remembered having read that a man shot through the brain never felt the messenger which snuffed out his life. In the drawer of his bureau was a loaded revolver that he had long kept there for self-protection in case of

PAID IN FULL

need. A movement of his finger would end all. He would not even know that the shot had been fired. A feeling almost of relief came with this thought, and he quickened his steps. There was only one thing to fear now, that he would be caught before he could reach his room.

He had a long way to walk—the idea of riding did not occur to him, for he did not know that he possessed the wherewithal to pay carfare, to buy another meal—and as he trudged along he found himself at the corner of the street in which the Harrises lived. He wondered if they were still there. The house was only a few doors away. An irresistible impulse took him towards it. Yes, the name was on the letter-box.

He turned away with a sigh. Emma doubtless was upstairs; he had been within a few feet of her. Emma! How different she had been from the other! She had not taken, she had given. Love had not been dependent upon the bringing of gifts, it had been lavished upon him. When he had been despondent she had comforted him; when things were going wrong she had encouraged him; when his head had ached she had rested it on her bosom. And it had come to this,

PAID IN FULL

that he had lost her, and with her, all; that he was an outcast at her door.

An insane desire to see her took possession of him. It grew, became overpowering, swept aside all the objections of reason. He was a dying man, and nothing was denied to the dying. Thus she could not refuse him the last, supreme consolation of pardon, humbly, penitently implored. He retraced his steps and rang the bell. The door opened and he ascended the well-remembered stairs. Mrs. Harris's flat was on the first landing. A maid who did not know him answered his ring.

"Is Mrs. Brooks at home?" he asked.

The girl shook her head.

"Mrs. Brooks? No, no one of that name lives here."

"This is Mrs. Harris's apartments?"

"Yes."

"Is she in?"

"No, Mrs. Harris and Miss Beth have gone out. Miss Emma is in."

Miss Emma! She had even discarded his name, then. The blow was hard.

"I would like to see her."

PAID IN FULL

"Your card, sir, please."

"Tell her Mr. Smith is calling."

The name had flashed to him with the conviction that she would not receive him if he gave his own.

He followed on the heels of the maid.

"You needn't bother," he said, and brushed past her at the door of the parlor.

Emma was arranging some ornaments on the mantelpiece. She turned with an inquiring look as he entered. For a moment she did not recognize him. Then she recoiled with a little cry from the wild-eyed, dishevelled spectre who, hat in hand, stood before her.

"Yes, Emma, it's me, or what is left of me," he said.

"What brings you here? How did you get in?" she demanded, with frightened eyes.

"Don't be afraid, you have nothing to fear from me," he assured her. "I'm going on a long journey, yes, a long, long journey, and I've come to say good-bye. You'll never see me again. I shall be no more trouble to anybody."

"There was no need to come here, I cannot receive you. You must go."

PAID IN FULL

"Emma, I know how bad I was to you, how——"

"I cannot listen to your excuses. It is useless to recall the past. Please go."

"I have no wish to recall it. I ask only your forgiveness, ask it as a dying man. You cannot refuse."

"You have been dead long years to me, and I have prayed God that I might never see you again. I paid you in full for my freedom. Why have you come to trouble me? Go, please, and leave me in peace."

"All right," he said sorrowfully. "I will go. Good-bye, Emma."

With bowed head he went towards the door, stopped, and turned to her with outstretched arms, pleading in his eyes.

"Emma, one kiss—my pardon and absolution before I die."

"No, oh, no!"

She retreated, shuddering, terrified.

He followed her, desperate, resolved to take by force what she would not give, to feel once more in his arms the little form that once had nestled there fondly, swooning with love of him.

PAID IN FULL

She read his purpose and shrieked.

Mrs. Harris, Beth and Capt. Williams were just entering, and they rushed in with the maid.

Brooks, himself frightened, had abandoned his purpose, and turned to escape as Emma, almost hysterical with horror and fear, uttered scream after scream. He ran right into Williams, who recognized him at once, and dealt him a smashing blow that sent him to the floor. Then the Captain grasped the half-stunned man and, pulling him to his feet, held him while he inquired what had happened.

Emma, calmed by her mother and sister, tremblingly explained. Williams looked at his prisoner, undecided what to do. Brooks did not open his mouth. The Captain saw that he had wasted to a shadow of his former self and was incapable of resisting, in fact, that he could hardly stand. He walked him out on the landing, and, threatening to kill him if he ever dared to molest Emma again, threw him down the stairs.

PAID IN FULL

CHAPTER XXVI

B RUISED and dazed, aching all over, and very weak, Brooks picked himself up and made his way to the street. He had now reached the extreme of hopelessness and desperation. Everybody, the whole world, was against him, except Jimsy Smith, and he could do nothing for him. The only being who had loved him had shrunk from him with dread, refused him the sacrament of a last kiss, besought in charity. Death would be kinder far, for it would end his misery and he would find rest of body and mind in eternal, dreamless sleep. The sooner he entered into it the better.

He hardly knew how he got there, but he reached home without molestation, and mounted by the stairway unperceived to his room. Once inside he locked the door and turned on the light. It was at least gratefully warm there, and he was at last safe from the clutches of the law. Escape lay at his hand. In a moment all would be over.

PAID IN FULL

Nothing had been disturbed during his absence. The revolver was still in the drawer where he had left it. He took it and, gazing at himself in the bureau glass, raised the firearm to his right temple. He was appalled as he looked at the ghastly, haggard face before him, and the eyes, fear-haunted, that stared out of their dark and deeply sunken rims like the optics of an owl. The revolver shook in his numbed hand and he could scarce bend his finger on the trigger.

What was his hurry? Why not wait until he had warmed his hand and make the deed surer? If the police came for him death was at his beck and would cheat them at an instant's notice. His craven spirit inspired him with the desire to live a little longer.

He laid the revolver on the table and rubbed his hands to set the blood circulating. Then he held them over the heat radiator. He remembered that in the clothes closet was a full bottle of whiskey. The stuff would soon warm him. He took off his overcoat to hang it up in the closet, and felt in a pocket for his handkerchief. His hand encountered the roll of bills Smith had slipped in there. For a moment a gleam of hope

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flashed its cheering ray as he contemplated the money. Here was enough to enable him to get away.

But his despondency refused the comfort. What was the use? To attempt escape now would be to fall into the hands of the police sleuths who must be on the lookout for him. He surmised that the weather had driven the watchers to take shelter, and had enabled him to slip into the house unnoticed or unrecognized. No, he had done with life and all its worries and disappointments. Better death than the consequences of living. He would have to die at some time or other, anyhow.

He poured out a large glass of whiskey and swallowed it. The fiery stuff warmed him all over. He sat down to think, and his thoughts took the shape of a review of his life. He had never been any good to himself or anybody else, never. Brought up by a maiden aunt who had taken him in when as a young boy he had lost his widowed mother, he had repaid her with waywardness and indifference. In the declining years of her life when she needed aid and he was a young man he had kept his earnings selfishly

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for himself, doling out to her a few dollars at irregular intervals, and he was glad when she had ceased to be a burden by dying in a hospital. He had played his cards well, ingratiated himself into the favor of Mr. Harris, his employer, and by good acting had won the love of Emma. This had been the great coup of his career, but it had availed him little. Fortune, after smiling at him, had turned her back and life had been a failure ever since.

As he summed it all up and contemplated himself as a pariah, a hunted man at bay amid the wreck of hope, love, life itself, driven to the alternative of a criminal's cell or self-destruction, by the wiles of a soulless harlot who had lured him to ruin and then abandoned him; as he brooded over this and the way in which he had been spurned and cast out by those who might have loved and honored him, tears rolled from his eyes again.

"Yes," he groaned, repeating Emma's words, "yes, I have been paid in full—and I have paid in full."

The whiskey bottle stood beside him. He picked it up and took a long draught from it.

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Then he grasped the revolver and faced himself at the mirror again. This time his fingers were warm and supple. Once more he raised it to his temple. Once more pale fear obtained the ascendancy.

There was plenty of time. Why, since he was to die that night, should he be in such a hurry? Men who were dying or who were about to be speeded into eternity for transgression of the commandment that placed a ban on murder generally prayed, or prayers were said for them. He had not prayed since he could remember. True, at first he had gone to church regularly with Emma and her mother and sister, or with Emma alone, but that was not because he had faith in the efficacy of prayer, for he had been a scoffer who believed in nothing. It had been simply a part of his acting. But now he stood on the brink which all must reach sooner or later, from which at the last there is no turning back. What would happen after his leap into the unfathomable void? He had always derided the idea that anything would happen. Still, he did not know.

He took another long drink. Then he went to the clothes closet and from among some

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books, mostly novels, heaped in disorder on a shelf he brought forth a Bible. It had belonged to his aunt, and he had kept it, because it had looked well to have one in evidence in the parlor, and because it was nicely bound in soft leather. He did not know where what vaguely he sought was to be found. He opened the book at hazard. Its pages divided at Ecclesiastes, and he began to read. Though the liquor was fast clouding his brain, he became fascinated with the great immortal masterpiece of pessimism, the terrible monument of negation, in which humanity's everlasting wounds are laid bare and bleeding.

"I have seen all the works that are done under the sun; and behold all is vanity and vexation of spirit.

"That which is crooked cannot be made straight; and that which is wanting cannot be numbered.

"I communed with mine own heart, saying, Lo I am come to great estate, and have gotten more wisdom than all they that have been before me in Jerusalem: yea, my heart had great experience of wisdom and knowledge.

"And I gave my heart to know wisdom, and to know madness and folly: I perceived that this also is vexation of spirit.

"For in much wisdom is much grief; and he that increaseth knowledge increaseth sorrow."

"That's right," he assented, reaching for the

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bottle, "that's dead right. Nothing's worth while, nothing matters."

"What hath man of all his labor, and of the vexation of his heart, wherein he hath labored under the sun?

"For all his days are sorrows, and his travail grief; yea, his heart taketh not rest in the night. This is also vanity."

The verses succeeded each other with their recapitulation of the futility of earthly things. His head became heavy and the letters indistinct. He began to have difficulty in grasping the meaning of the words.

"That which befalleth the sons of men befalleth beasts; even one thing befalleth them: as the one dieth, so dieth the other; yea, they have all one breath; so that a man hath no pre-eminence above a beast; all is vanity.

"All go unto one place; all are of the dust, and all turn to dust again.

"Who knoweth the spirit of man that goeth upward, and the spirit of the beast that goeth downward to the earth?"

He could read no further. Again and again he tried to take up the discourse of the Preacher, but the firewater had deadened his mental faculties and induced stupor.

A knock at the door roused him from his som-

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nolence and he looked up with bleared, blood-shot eyes.

"'Sthat you, Death?" he demanded with mild benignancy. "All ri'."

The knock was repeated, louder.

He staggered to his feet, smiling vacantly, and his groping hand lurched towards the revolver. As he picked it up the glint of the barrel tip claimed his attention. He bent over it, swaying, trying to maintain his equilibrium, as he stared at the little round hole with stupid interest.

There was the crash of a report. The apartment house manager who had seen the light in the window, apprising him of the tenant's presence, and had knocked to inquire about the overdue rent, ran shouting for help.

When they forced the door they found Brooks sprawling across the table, beside the overturned liquor bottle.

He was dead, with a bullet in his brain.

THE END

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